

casualties and in such amounts as may from time to time be required by the Mortgagee and in companies satisfactory to the Mortgagee, and will assign and deliver to the Mortgagee such policies of insurance.

5. To pay to Mortgagee, if required by the holder of the First Mortgage, with the monthly payment of principal and/or interest under the Note, a pro rata portion of the taxes and assessments next to become due, and of the insurance premiums next to become due, as estimated by the holder of the First Mortgage so that Mortgagee will have sufficient funds on hand to pay said taxes and assessments thirty (30) days before the delinquency date thereof, and to pay the insurance premiums when they become due. If said monies are so paid to Mortgagee, it shall be the responsibility of Mortgagor to furnish Mortgagee with bills in sufficient time to pay the taxes and assessments before penalty attaches and the insurance premiums before the policies lapse (any deficit shall immediately be paid to Mortgagee by Mortgagor). Monies so held by Mortgagee shall not bear interest and, upon default, may be applied by Mortgagee on account of the indebtedness hereby secured. If said monies are not required to be paid hereunder as aforesaid, Mortgagor shall pay when due, and without requiring any notice from Mortgagee, all taxes, assessments of any type or nature, insurance premiums and any other charges levied or assessed against the Premises hereby encumbered, or any interest of Mortgagor or Mortgagee therein, and produce receipts therefor upon demand, to immediately pay and discharge any claim, lien, or encumbrance against the Premises which may be or become superior to this Mortgage or have priority in payment to the debt secured hereby, and to permit no default or delinquency on any other lien, encumbrance or charge against the Premises.

6. As long as any of the indebtedness secured hereby remains unpaid, Mortgagor, its successors and assigns, shall keep full and accurate financial books and records relating to the Premises and shall, without expense to Mortgagee, furnish to Mortgagee within ninety (90) days after the end of each of Mortgagor's