

The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagee, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof except as to Prior Mortgage.

2. Mortgagor will pay the Note at the time and in the manner provided therein.

3. Mortgagor shall comply with all terms, provisions, and conditions of the Prior Mortgage other than those applicable to the payment of principal and interest due under the Prior Mortgage other than herein provided. In the event Mortgagor fails to comply with each and every one of the terms, provisions, and conditions of the Prior Mortgage or is in default under the Prior Mortgage, other than in respect of payment of principal and interest due after the date hereof, such failure to comply shall constitute a default under this Mortgage and shall entitle Mortgagee, at Mortgagee's sole option, to exercise any and all of its rights and remedies in the event of a default under this Mortgage.

4. Mortgagor shall not enter into any agreement with the holder of the Prior Mortgage modifying or amending any of the provisions thereof without the prior written consent of Mortgagee.

5. Mortgagor shall promptly send to Mortgagee copies of any notice, including but not limited to any notice of default, received by Mortgagor from the holder of the Prior Mortgage.

6. Mortgagor shall notify the Mortgagee promptly of the occurrence of any of the following:

(a) a fire or other casualty causing damage to the mortgaged property;

(b) receipt of notice of condemnation of the mortgaged property;

(c) receipt of notice from any governmental authority relating to the structure, use of occupancy of the mortgaged property;

(d) substantial change in the occupancy of the mortgaged property;