

(a) Cancel any of said leases or accept a surrender thereof unless the OWNER and said tenant or tenants shall execute a new lease or leases which shall go into effect prior to or simultaneously with said cancellation and surrender, said new lease or leases to provide for a rental not less than the rent payable under the cancelled lease or leases and which shall not diminish any of the tenants' obligation to pay taxes and insurance to the extent that such obligations may exist under the cancelled lease or leases, and which new lease or leases shall run to a date which shall not be prior to the expiration of the said cancelled lease or leases. OWNER covenants and agrees to assign said new lease or leases to SOUTHWESTERN LIFE in the same form and manner as he assigned the said cancelled lease or leases.

(b) Reduce the rent, nor accept payment of any installment of rent in advance of the due date thereof.

(c) Modify any of said leases, either orally or in writing.

(d) Consent to an assignment of any of the Lessees' interest in any of said leases which will relieve the tenant or tenants of liability for the payment of rent and the performance of the terms and conditions of any of said leases.

(e) Accept a surrender or abandonment or vacation of any of the premises prior to the end of the term of any of said leases.

And any of the above acts, if done without the written consent of SOUTHWESTERN LIFE, shall be null and void.

SOUTHWESTERN LIFE, by acceptance of this assignment, covenants and agrees to and with OWNER that, until a default shall occur by OWNER in the performance of the covenants or in the making of the payments provided for in said mortgage or note, the said OWNER may receive, collect and enjoy the rents, issues and profits accruing to it under said leases; but it is covenanted and agreed by OWNER, for the consideration aforesaid, that, upon the happening of any default in performance of the covenants or in the making of the payments provided for in the said mortgage or note, SOUTHWESTERN LIFE may, at its option, receive and collect all the said rents, issues and profits. The OWNER, in the event of default in any of the payments or in performance of any of the terms, covenants or conditions of the aforesaid mortgage or note, hereby authorizes SOUTHWESTERN LIFE at its option to enter upon the said mortgaged premises by its officers, agents or employees for the collection of the rents and for the operation and maintenance of said mortgaged premises, the OWNER hereby authorizing SOUTHWESTERN LIFE in general to perform all acts necessary for the operation and maintenance of said premises in the same manner and to the same extent that the OWNER might reasonably so act. SOUTHWESTERN LIFE shall, after payment

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