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with the amount of the sums secured by this Mortgage, and the amount of the sums secured by this Mortgage of the Property shall be a lien in favor of the Lender upon the Property, and the Lender shall have the right to enforce the terms of this Mortgage against the Property.

If the Property is lost by fire or other cause, and the Lender is not insured against such loss, the Lender shall have the right to require the Borrower to obtain and pay the premiums for fire and other insurance against loss of the Property, and the Lender shall have the right to enforce the terms of this Mortgage.

Unless Lender and Borrower otherwise agree in writing, any insurance policy or policies covering the Property shall be assigned to the Lender as additional security for the performance of this Mortgage.

10. Borrower Not Released. Extension of the term of payment, or any other modification of the terms of this Mortgage, granted by Lender to any person, or to any other person, shall not constitute a release of the original Borrower and Borrowers successors and assigns, and the Lender shall be entitled to enforce payment of this Mortgage, or any extension of the term of payment or other modification of the terms of this Mortgage, against any successor of any demand made by the original Borrower and Borrowers successors and assigns.

11. Forbearance by Lender Not a Waiver. Any forbearance by Lender, or any other person, to enforce or otherwise afford by applicable law shall not constitute a release of any debt or liability of the Borrower. The agreement of Lender or any other person to pay or discharge any debt or liability of the Borrower shall not constitute a waiver of Lender's right to enforce the maturity of the indebtedness secured by this Mortgage.

12. Remedies Cumulative. All remedies provided in this Mortgage, and all other remedies available at law or in equity, shall be deemed to be cumulative, and shall be available to the Lender in addition to any other remedies provided by applicable law.

13. Successors and Assigns Bound: Joint and Several Liability; Captions. The covenants and agreements herein contained shall bind the Borrower and the Borrowers successors and assigns, and the Lender and the Lender's successors and assigns. In the event of the death of the Borrower, the Borrowers, or either of them, the obligations of the Borrower and the Borrowers shall survive and shall be enforceable against the successors and assigns of the Borrower and the Borrowers. The captions and headings of the paragraphs of this Mortgage are for identification purposes only and shall not control the construction of the provisions hereof.

14. Notice. Any notice to the Borrower or the Borrowers required by this Mortgage shall be given to the Borrower or the Borrowers at the address stated in this Mortgage, or to the Borrower or the Borrowers at the address stated in the Mortgage, or to the Borrower or the Borrowers at the address stated in the Mortgage, or to the Borrower or the Borrowers at the address stated in the Mortgage, or to the Borrower or the Borrowers at the address stated in the Mortgage.

15. Uniform Mortgage: Governing Law; Severability. The law of the State of New York shall govern the construction and enforcement of this Mortgage, and the law of the State of New York shall govern the construction and enforcement of this Mortgage, and the law of the State of New York shall govern the construction and enforcement of this Mortgage, and the law of the State of New York shall govern the construction and enforcement of this Mortgage, and the law of the State of New York shall govern the construction and enforcement of this Mortgage.

16. Borrower's Copy. The Borrower shall receive a copy of this Mortgage, and the Borrower shall receive a copy of this Mortgage, and the Borrower shall receive a copy of this Mortgage, and the Borrower shall receive a copy of this Mortgage, and the Borrower shall receive a copy of this Mortgage.

17. Transfer of the Property: Assumption. If the Property is sold, conveyed, or otherwise transferred by the Borrower, the Lender shall have the right to enforce the terms of this Mortgage against the transferee of the Property, and the Lender shall have the right to enforce the terms of this Mortgage against the transferee of the Property, and the Lender shall have the right to enforce the terms of this Mortgage against the transferee of the Property, and the Lender shall have the right to enforce the terms of this Mortgage against the transferee of the Property.

If the Borrower or the Borrowers or either of them should transfer the Property, the Lender shall have the right to enforce the terms of this Mortgage against the transferee of the Property, and the Lender shall have the right to enforce the terms of this Mortgage against the transferee of the Property, and the Lender shall have the right to enforce the terms of this Mortgage against the transferee of the Property, and the Lender shall have the right to enforce the terms of this Mortgage against the transferee of the Property.

Notwithstanding the foregoing, the Lender and the Borrower shall agree as follows:

18. Acceleration: Remedies. In the event of a default by the Borrower in any payment of the sums secured by this Mortgage, Lender may, at its option, declare the entire amount of the sums secured by this Mortgage to be immediately due and payable, and Lender may, at its option, declare the entire amount of the sums secured by this Mortgage to be immediately due and payable, and Lender may, at its option, declare the entire amount of the sums secured by this Mortgage to be immediately due and payable, and Lender may, at its option, declare the entire amount of the sums secured by this Mortgage to be immediately due and payable.

19. Borrower's Right to Reinstate. Notwithstanding any acceleration of the sums secured by this Mortgage, the Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage, if the Borrower pays Lender all sums which would be then due under this Mortgage, the Note and notes securing Future Advances, if any, had no acceleration occurred, the Borrower cures all breaches of any other covenants or agreements of the Borrower contained in this Mortgage, and the Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of the Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 18 hereof, including, but not limited to, reasonable attorney's fees, and if the Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by the Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

20. Assignment of Rents: Appointment of Receiver. As additional security hereunder, the Borrower hereby assigns to Lender the rents of the Property, provided that the Borrower shall, prior to acceleration under paragraph 18 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable. Upon acceleration under paragraph 18 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property, and to collect the