

for the taxation of mortgages, deeds of trust, or debts secured thereby, for state or local purposes, or the manner of operation of any such taxes so as to adversely affect the interest of Mortgagee, then and in such event, Mortgagor shall bear and pay the full amount of such taxes, provided that if for any reason payment by Mortgagor of any such new or additional taxes would be unlawful or if the payment thereof would constitute usury or render the Note or indebtedness secured hereby wholly or partially usurious under any of the terms or provisions of the Note or this Mortgage, or otherwise, Mortgagee may, at its option, upon 30 days written notice to Mortgagor, declare the whole indebtedness secured by this Mortgage, with interest thereon, to be immediately due and payable, or Mortgagee may, at its option, pay that amount or portion of such taxes as renders the Note or indebtedness secured hereby unlawful or usurious, in which event Mortgagor shall concurrently therewith pay the remaining lawful non-usurious portion or balance of said taxes.

SECTION 1.10. Except as permitted in Section 1.21 hereof, Mortgagor will not sell, convey or transfer any interest in, or any part of, the Premises without the prior written consent of Mortgagee. Any such sale, conveyance or transfer made without Mortgagee's prior written consent shall be deemed an Event of Default hereunder.

SECTION 1.11. Mortgagee shall have access to and the right to inspect the Premises at all reasonable times.

SECTION 1.12. Mortgagor shall comply with all applicable restrictive covenants, applicable zoning and subdivision