

PROVIDED ALWAYS NEVERTHELESS, that if the Mortgagor shall pay the entire indebtedness and fully perform all the terms, conditions and covenants of this Mortgage and of the Note, then this Mortgage shall be null and void; otherwise to remain in full force, virtue and authority.

AND THE MORTGAGOR COVENANTS WITH THE MORTGAGEE AS FOLLOWS:

1. That the Mortgagor will pay the indebtedness as hereinbefore provided.

2. That the Mortgagor will keep the buildings on the Mortgaged Property insured against loss by fire for the benefit of the Mortgagee in such amounts as may be reasonably requested by the Mortgagee; that the Mortgagor will assign and deliver the policies to the Mortgagee; and that the Mortgagor will reimburse the Mortgagee for any premiums paid for insurance made by the Mortgagee on the Mortgagor's default in so insuring the buildings or in so assigning and delivering the policies. The Mortgagor will furnish to the Mortgagee such other insurance as the Mortgagee may from time to time require. In the event of any default under this Mortgage, the Mortgagor assigns to the Mortgagee all unearned premiums on all policies.

3. That no building on the Mortgaged Property shall be removed, or demolished, or substantially or structurally altered in any respect without the written consent of the Mortgagee.

4. That the whole of the said principal sum and interest shall become due at the option of the Mortgagee; after default in the payment of any installment of principal in accordance with the terms and conditions of the All-Inclusive Note, or

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