

13. Mortgagor will pay all taxes, assessments, water rates, and governmental or municipal charges to the extent provision therefor has not been made by monthly payments as hereinbefore provided, before the same becomes delinquent or subject to interest or penalties.

14. Mortgagor will comply with all governmental and municipal laws and regulations affecting the Mortgaged Property.

15. If the Mortgagee is made or becomes a party to any suit or action, by reason of this mortgage or the indebtedness hereby secured, the Mortgagor will pay all expenses incurred by the Mortgagee therein, including a reasonable attorney fee.

16. If Mortgagor defaults in its obligation to pay taxes, assessments, water rates and other governmental or municipal charges or impositions or in its obligation to obtain insurance or if it defaults in any of the covenants or agreements contained herein, or in the Note, then the Mortgagee may perform the sale, and all expenditures made by the Mortgagee in so doing shall be added to the principal of this Mortgage, shall bear interest at the rate of Eighteen (18%) per cent per annum from the date of the advance, shall be due and payable to the Mortgagee upon demand, and together with interest and costs accruing thereon, shall be secured by this Mortgage.

17. Mortgagor will not commit, permit, or suffer waste, impairment, or deterioration of the Mortgaged Property or any part thereof, and the failure of the Mortgagor to keep the buildings on the premises or other improvements thereon, in good repair shall constitute a default under the Mortgage. At his option, the Mortgagee may make such repair as in his discretion he may deem necessary for the proper preservation thereof, and any sum paid for such repair shall bear interest from the date of payment at the rate specified in the Note, shall be due and payable on demand and shall be fully secured by this mortgage.

18. Upon any default in the payment of the indebtedness hereby secured or of any installment thereof as they severally become due, or in the payment of the taxes, assessments or charges aforesaid, or if the property is not kept in a proper state of repair, or upon any default in the performance and observance of any other of the terms, covenants or agreements of the Mortgage or of the Note secured hereby,

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