

any act, failure to act or negligence by any named insured;  
(B) the occupation or use of the Buildings or the Premises for purposes more hazardous than permitted by the terms thereof;  
(C) any foreclosure or other action or proceeding taken by the Mortgagee pursuant to any provision of this Mortgage; or (D) any change in title to or ownership of the Property; (3) provide that no cancellation, reduction in amount or material change in coverage thereof shall be effective until at least ten (10) days after receipt by the Mortgagee of written notice thereof; (4) include "replacement cost endorsements" if available; and (5) be satisfactory to the Mortgagee in all other respects. The Mortgagor shall not permit any condition to exist with respect to the Property which would wholly or partially invalidate any of the insurance thereon.

(d) The Mortgagee shall have the right but not the obligation, on behalf of the Mortgagor, to adjust and compromise any claims under such insurance in the case of a Major Loss, collect and receive the proceeds thereof and execute and deliver all proofs of loss, receipts, vouchers, checks, drafts, releases, and other documents in connection with such claims. The Mortgagee is hereby irrevocably appointed attorney-in-fact for the Mortgagor for such purposes, and the Mortgagor shall, upon request of the Mortgagee, promptly execute any proofs of loss, receipts, vouchers, checks, drafts, releases and other documents in connection with such claims. So long as no Default shall have occurred, the Mortgagor shall