

10. To keep the premises constantly insured in such types of insurance and in such forms, amounts and companies and for such periods as may be approved or required by Mortgagee, under insurance policies payable in case of loss or damage solely to Mortgagee. The insurance proceeds, or any part thereof may be applied by the Mortgagee, at its option, either to the reduction of the indebtedness secured hereby or to the restoration or repair of the property damaged.

11. To deliver to Mortgagee, all policies of insurance with evidence of premiums prepaid (renewal policies to be delivered not less than ten days prior to the respective dates of expiration), and all abstracts of title, title guarantee policies, and other evidence of title to the premises, all of which shall be held by Mortgagee without liability, and in the event of foreclosure of this Mortgage or transfer of title to the premises in extinguishment of said indebtedness, shall become the absolute property of Mortgagee.

12. Except during such period or periods as the Mortgagee may from time to time designate in writing, the Mortgagor will pay to the Mortgagee on the first day of each month throughout the existence of this Mortgage a sum equal to the Mortgagee's estimate of the taxes and assessments next due on the mortgaged property, less any sums which may have already been paid the Mortgagee with respect thereto, divided by the number of months to elapse before one month prior to the date when such taxes and assessments will become delinquent, such sums to be held by the Mortgagee, without interest, to pay such items. If at any time the estimated sum is insufficient to pay an item when due, the Mortgagor shall forthwith upon demand pay the deficiency to the Mortgagee. The arrangement provided for in this paragraph is solely for the added protection of the Mortgagee and entails no responsibility on the Mortgagee's part beyond the allowing of due credit, without interest, for sums actually received by it. Upon the occurrence of a default under this Mortgage, the Mortgagee may apply all or any part of the accumulated funds then held, upon any obligation secured hereby. The enforceability of the covenants relating to taxes and assessments otherwise provided in this Mortgage shall not be affected, except insofar as the obligations thereunder have been actually met by compliance with this paragraph. Mortgagee may from time to time at its option waive, and after any such waiver reinstate, any or all provisions hereof requiring deposits for taxes and assessments by notice to Mortgagor in writing. While any such waiver is in effect Mortgagor shall pay taxes and assessments as herein elsewhere provided.

13. Mortgagee, at its option, may hereafter upon request of Mortgagor, at any time before full payment of this Mortgage, make further advances to Mortgagor, to be evidenced by a Note or Notes of Mortgagor and the same with interest shall be on a parity with and not subordinate to the indebtedness evidenced by the Note and shall be secured hereby in accordance with all covenants and agreements herein contained; provided that the amount of principal secured hereby and remaining unpaid, shall not, including the amount of any such advance, exceed the original principal sum secured hereby; and provided that if Mortgagee shall make further advances as aforesaid, Mortgagor shall repay all such advances in accordance with the Note or Notes evidencing the same, which Mortgagor shall execute and deliver to Mortgagee and which shall be payable on or before the maturity of this Mortgage and shall include such other terms as Mortgagee shall require.

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