

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.

14. Any awards of damage resulting from condemnation proceedings or the taking or injury of the premises for public use (all such awards, to the total amount of the indebtedness secured by this Mortgage, are hereby transferred and assigned to Mortgagee) shall be paid to Mortgagee and the proceeds or any part thereof may be applied by the Mortgagee, at its option, after the payment of all of its expenses, including costs and attorneys' fees, to the reduction of the indebtedness hereby secured and Mortgagee is hereby authorized, on behalf and in the name of Mortgagor, to execute and deliver valid acquittances and to appeal from any such award.

15. In the event of any default in performance of any of Mortgagor's covenants or agreements herein contained, Mortgagee may, but need not, make any payment or perform any act hereinabove required of Mortgagor, in any form and manner deemed expedient, and may, but need not, make full or partial payments of principal or interest on prior encumbrances, if any, and purchase, discharge, compromise or settle any tax lien or any other lien, encumbrances, suit, title or claim thereof, or redeem from any tax sale or forfeiture affecting the premises or contest any tax or assessment. All moneys paid for any of the purposes herein authorized and all expenses paid or incurred in connection therewith, including attorneys' fees, and any other moneys advanced by Mortgagee to protect the premises and the lien hereof shall be so much additional indebtedness secured hereby and shall become immediately due and payable without notice and with interest thereon at seven per centum (7%) per annum. Mortgagee, making any payment hereby authorized relating to taxes or assessments, shall be the sole judge of the legality and validity thereof and of the amount necessary to be paid in satisfaction thereof.

16. If (a) default be made in payment, when due, of any sum secured hereby, or in any of the other covenants or agreements herein contained to be performed by Mortgagor; or (b) if any proceedings be instituted or process issued (i) to enforce any other lien, charge, or encumbrance against the premises, or (ii) to