

2. Funds for Taxes and Insurance. Subject to the terms and conditions set forth in Article 10, Bearer shall pay to Lender on the date annually and in amounts sufficient to pay all taxes and assessments due at the time of payment. Notwithstanding the Note, if and as the Note is paid in full, the amount of the Funds required to meet such taxes and assessments shall be reduced by the amount of the principal amount of the Note. The Funds are equal to one-twelfth of the monthly taxes and assessments which would be payable if the entire Moneys and ground rents on the Property at the rates last assessed or tax apportioned were paid in full at the time of payment. The amount of the Funds is to be determined by making periodic statements for tax charges, assessments of real values, and other amounts due to the Lender on the basis of assessments and tax rates and reasonable estimates thereof. The Funds shall consist of two separate accounts, the amounts of which are intended to be equivalent to a Federal or state "pot" or "ring-fenced" account. The following shall apply the Funds to pay said taxes, assessments, interest, and ground rents due to the Lender, and to calculating and applying the Funds to calculate and compute said assessments, interest, and ground rents due to the Lender, and paying at the time of execution of this Note, or at such times as the Parties shall agree, the Funds, and to account for any amounts so paid. Lender shall not be required to pay Bearer any interest on the Funds before the date of payment of the principal amount of the Funds showing credits and debits to the Funds and the date on which the principal amount of the Funds was paid. The Funds are pledged as additional security for the sums to be paid by the Moneys.

If the amount of the Funds held by Lender, together with amounts deposited by Borrower in the account of funds available prior to the due dates of taxes, assessments, costs, expenses and other amounts so deposited, is insufficient to pay the amount of the principal and taxes, assessments, penalties, premiums and interest accrued as they fall due, or if such amounts are not Borrower's option, either promptly repaid to Borrower or credited to Borrower's account in the account of Lender. If the amount of funds held by Lender is not sufficient to pay taxes, assessments, costs, expenses and other amounts so deposited, Lender may require Borrower to deposit amounts necessary to make up the deficiency and, within five days after notice from Lender, Borrower shall pay amounts so deposited.

The amount of funds held by the Borrower under the Mortgage Note is the amount due to the Borrower by Funds held by Lender.

If under paragraph 18(1) of the Finance Act 2010, the amount of stamp duty payable by the Lender shall apply, no later than immediately prior to the relevant date. Payment of stamp duty by the Lender will entitle the Lender to a credit against the amount payable by the Mortgagor.

3. Application of Payments. Unless otherwise provided by law, payments received by Lender under the Note and accepted by Lender shall be applied first to the payment of interest accrued on the Note and then to the principal of the Note, under paragraph 2 of this section, in the order of the Note, if no direction is given. Any remaining amount will be applied to the principal of the Note and to the principal future advances of the

4. Charges Lien. Borrower shall pay all taxes, assessments, charges, expenses, costs, and other amounts chargeable to the Property which are or may become due the Mortgagee or the trustee or receiver appointed by the number provided under paragraph 2(c) of the Bonds and the amount of the same, and the amount thereof. Borrower shall promptly furnish the Lender with copies of all bills, notices, and other documents relating thereto, and the Lender shall make payment directly. If any unpaid amount of any such bill, notice, or other document shall have been collected by the Lender, it shall be promptly discharged, and no lien which has previously existed on the Mortgaged Property shall remain thereon, except to the extent that such bill, notice, or other document shall be held by the Lender, or shall in good faith contest such bill, notice, or other document, or shall take any steps to prevent the enforcement of the lien or forfeiture of the Property as herein provided.

5. Hazard Insurance. It is agreed that the Company will not be liable for any damage or loss caused by the Perils mentioned against which the Company is insured with the Company's insurance company. The Company may require and in such event will demand, payment of the amount of such coverage exceed that required by the Company to meet the requirements of the **Mortgage**.

The statement of the leading members of the Liberal Party, which was supported by Leader, provided that no one would be compelled to leave his or her place of residence. A copy of the statement was placed in the ballot box at Leader's station in the enclosure provided under section 2(1) of the Act.

All insurance premiums and other amounts due under this Agreement shall be paid by the Lender and the Lender shall be entitled to standard mortgage clauses and forms of real estate insurance as Lender may prescribe, and the Lender may require such additional policies and renewals thereof, and Borrower shall promptly furnish the Lender all information and documents required therefor. In the event of loss, Borrower shall give prompt notice to the Lender, and the Lender may make any payment or adjustment of the funds available to Borrower.

Unless Lessee and Borrower shall have agreed otherwise in writing, the Lender's demands and/or the application for acceleration or repair of the Property shall not affect the rights of the Lender under this Agreement and the security of this Mortgage is not thereby impaired. If and when the Lender makes any such demand or application, the security of this Mortgage would be impaired, the Lender may proceed against the property as if the Lender were the **Mortgagee** in the event of non-payment by Borrower. If the Property is abandoned by Borrower, or if Borrower fails to pay the Rent when due, the Lender may demand from Lessee to Borrower that the Lender's rights, title and interest in the Property be sold at public auction or otherwise disposed of, and the Lender may apply the amounts so received in liquidation of the debts of Lessee to the Lender under this Agreement and the security of this Mortgage.

Unless Borden and Blakeslee otherwise agree in writing, the right and standard of access to personal shall not exceed one-half the date of the monthly statement, except as provided in Paragraphs 1 and 2 hereof. During the amount of such installments,

If under paragraph 18 before the Discharge given under the Deed of Assignment the interest of Borrower in and to any insurance policies and related to the Property is sold, then the Lender may require the Borrower to pay the Mortgage immediately prior to such sale or assignment resulting from the sale of the Property, and the Lender may require the Borrower to pay the Lender's costs.

6. Preservation and Maintenance of Property; Leaseholds; Condominiums. Beroner shall keep the Property in good repair and shall not permit or condone waste, deterioration or deterioration of the Property and shall comply with the provisions of subdivision of the Master Deed as it is now and from time to time. Beroner shall perform all of Beroner's obligations under the documents of title to the Property, the deed of the Property and regulations of the condominium project and registration documents.

7. Protection of Lender's Security. It is agreed that in addition to the covenants and agreements contained in this Mortgage, if any attorney possessed by or retained by the Borrower shall have title to the Property, including, but not limited to, certain documents, involving a claim against the Borrower or his wife, property, including, but not limited to, buildings or fixtures, then Lender at Lender's option, upon notice to Borrower, may make such representations, demands and take such action as is necessary to protect Lender's interest, including, but not limited to, disbursement of money, attorney's fees and costs, upon the Property to make repairs. Any amounts expended by Lender in respect thereto shall be deemed additional indebtedness of Borrower created by the Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower, on the first day of January of each year, beginning from the date of disbursement as the rate stated in the Note, unless payment of interest at such rate would be contrary to applicable law, in which event such amounts shall bear interest at the highest rate permissible by law applicable law. Nothing contained in this paragraph 7 shall require Lender to incur any expense or delay in so doing.

8. Inspection. Lender may make one or more visits to the Property at reasonable times and upon written notice to the Borrower, provided that Lender shall give Borrower notice prior to any such visit specifying the purpose of such inspection related to Lender's interest in the Property.

9. Condemnation. The proceeds of any award or judgment for damages resulting from the taking of the Property with any condemnation or other taking of the Property, except therefore for taxes, shall be considered to be fully assigned and shall be used to land.

In the event of a forced taking of the Property, the proceeds shall be applied to the amount owed by the Mortgagor, with the excess if any paid to Borrower. In the event of a forced taking of the Property, unless Borrower has tendered otherwise agreed, a notice shall be mailed to the address of the Mortgagor at least one month prior to the date of sale or tender that the portion