

insolvency, arrangements or reorganizations, or under any state bankruptcy or insolvency act, or file an answer in an involuntary proceeding admitting insolvency or inability to pay debts, or if Mortgagor shall fail to obtain a vacation or stay of involuntary proceedings brought for the reorganization, dissolution or liquidation of Mortgagor, or if Mortgagor shall be adjudged a bankrupt, or if a trustee or receiver shall be appointed for Mortgagor or Mortgagor's property, or if the property shall become subject to the jurisdiction of a Federal bankruptcy court or similar State court or if Mortgagor shall make an assignment for the benefit of Mortgagor's creditors, or if there is an attachment, execution of other judicial seizure of any portion of Mortgagor's assets and such seizure is not discharged within ten (10) days, then Mortgagee may, at Mortgagee's option, declare all of the sums secured by this instrument to be immediately due and payable without prior notice to Mortgagor. Any attorney's fees and other expenses incurred by Mortgagee in connection with Mortgagor's bankruptcy or any of the other aforesaid events shall be additional indebtedness of Mortgagor secured by this Mortgage pursuant to paragraph 12 hereof.

21. Use of Property. Unless required by applicable law or unless Mortgagee has otherwise agreed in writing, Mortgagor shall not allow changes in the use for which all or any part of the premises was intended at the time this Mortgage was executed. Mortgagor shall not initiate or acquiesce in a change in the zoning classification of the premises without Mortgagee's prior written consent.

22. Books and Records. Mortgagor shall keep and maintain at all times at Mortgagor's address stated above, or such other place as Mortgagee may approve in writing, complete and accurate books of accounts and records adequate to reflect correctly Mortgagor's financial condition and copies of all the written contracts, leases and other instruments which may affect the premises. Such books, records, contracts, leases and other instruments shall be subject to examination and inspection at any reasonable time by Mortgagee. Upon Mortgagee's request, Mortgagor shall furnish to Mortgagee within 120 days after the end of each fiscal year of Mortgagor, a balance sheet, a statement of income and expenses and a statement of changes in financial position, each in reasonable detail and certified by Mortgagor and, if Mortgagee shall require, by an independent certified public accountant.

23. Inspection. Mortgagee may make or cause to be made reasonable entries upon and inspection of the Property, provided that Mortgagee shall give Mortgagor