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covenant or agreement contained in or incorporated into this Agreement, the County or the Mortgagee may (but shall be under no obligation to) take out the required policies of insurance and pay the premiums on the same or make the required repairs, renewals and replacements and take all other action that the County or the Mortgagee may deem necessary to cause Lessee to comply with any covenant or agreement contained in or incorporated into this Agreement; and all amounts so advanced therefor by the County or the Mortgagee shall become an additional obligation of the Lessee to the one making the advancement, which amounts, together with interest thereon at the Penalty Rate from the date thereof, the Lessee agrees to pay.