any such policy of insurance, the Mortgagee may apply the net proceeds to the payment of the indebtedness hereby secured, whether due or not; or the Mortgagee may require (i) the building to be repaired or replaced by the use of said net proceeds, or (ii) said net proceeds to be used for any other purpose or object without affecting the lien of this deed or the indebtedness secured hereby. Mortgagee will not require insurance exceeding the *

Fourth: CARE OF PREMISES.

- (a) The Mortgagor will keep the improvements now or heareafter erected on the premises in good condition and repair, will not commit or suffer any waste and will not do or suffer to be done anything which will increase the risk of fire or other hazard to the premises or any part thereof.
- (b) The Mortgagor will not remove or demolish nor alter the design or structural character of any building, fixture, chattel or other part of the premises without the written consent of the Mortgagee.
- (c) If the premises or any part thereof is damaged by fire or any other cause, the Mortgagor will give immediate written notice of the same to the Mortgagee.
- (d) The Mortgagee or its representatives is hereby authorized to enter upon and inspect the premises at any time during normal business hours.
- (e) The Mortgagor will promptly comply with all present and future laws, ordinances, rules and regulations of any governmental authority affecting the premises or any part thereof.
- (f) If all or any part of the premises shall be damaged by fire or other casualty, the Mortgagor will promptly restore the premises to the equivalent of its original condition and if a part of the premises shall be damaged through condemnation, the Mortgagor will promptly restore, repair or alter the remaining property in a manner satisfactory to the Mortgagee.

to time, upon request by the Mortgagee, the Mortgagor and/or bebtors will make, execute and deliver or cause to be made, executed and delivered to the Mortgagee any and all other further instruments, certificates, and other documents as may, in the opinion of the Mortgagee be necessary or desirable in order to effectuate, complete, enlarge or perfect or to continue and preserve the obligation of the Mortgagor and bebtors under the notes and the lien of this mortgagor and/or Debtors so to do, the Mortgagee may make, execute and record any and all such instruments, certificates and documents for and in the name of the Mortgagor and/or Debtors and the Nortgagor and/or Debtors hereby irrevocably appoints the Mortgagee the agent and attorney in fact of the Mortgagor and/or Debtors so to do.

Sixth: LEASES AFFECTING THE PREMISES. The Mortgagor shall perform all covenants to be performed by the landlord under any and all leases on the premises or any part thereof and shall not, without the written consent of the Mortgagee, cancel, surrender or modify any lease which the Mortgagor has assigned to the Mortgagee. Upon demand, the Mortgagor will furnish the Mortgagee copies of any lease on the premises or any part thereof.

* 4. greater of a) the principal balance of the debt, or b) the amount required by the insurer to avoid application of a co-insurance clause.

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