and charges of every nature and to whomsoever assessed, as provided for in paragraph (4), Mortgagee may, at its election, cause such repairs or replacements to be made, obtain such insurance or pay said taxes, assessments and charges and any amounts paid as a result thereof, together with interest thereon at the rate of 10.625 per cent per annum from the date of payment, shall be immediately due and payable by the Mortgagor to the Mortgagee, and until paid shall be added to and become a part of the principal debt secured hereby, and the same may be collected as a part of the principal debt in any suit hereon or upon the note; or the Mortgagee by payment of any tax, assessment or charge, may, if it sees fit, be ipso facto subrogated to the rights of the State, County, City and all political or governmental subdivisions. No such advances shall be deemed to relieve the Mortgagor from any default hereunder or impair any right or remedy consequent thereon, and the exercise of the rights to make advances granted in this paragraph shall be optional with the Mortgagee and not obligatory and the Mortgagee shall not in any case be liable to the Mortgagor for a failure to exercise any such right.

6. The Mortgagor agrees that any and all award and awards heretofore made and hereafter to be made to the present and all subsequent owners of the premises covered by this mortgage by reason of the exercise of the right of cminent domain, by any one or any authority having such right, including any award or awards, whether for a taking of title or possession, and any award or awards for any change or changes of grade of streets affecting such premises, are hereby assigned to the Mortgagee; and the Mortgagee, at its option, is hereby authorized, directed and empowered to collect and receive the proceeds of any such award