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prior notice to the Lessee demand payment from the Lessee of an amount sufficient to pay to holder an amount equal to interest on the Note of an amount equal to the Minimum Commercial Lending Rate, as such is defined in the Note, plus one-half per centum per annum for the period as of which interest on the principal balances from time to time become taxable to the date or dates of payment of such principal balance together with such penalties and interest, if any, due and payable because of nonpayment of Federal tax. The term "ceases to be wholly exempt" shall refer to and include the time after passage of any statute or the adoption of any regulation eliminating such exemption for interest payable on the indebtedness or decision by a judicial authority or ruling by a duly constituted authority eliminating such exemption and such determination shall be conclusive for the purposes hereof. The Mortgagee has no obligation to contest or appeal any such determination that the interest hereon is taxable or the indebtedness "ceases to be wholly exempt from taxes," but the Mortgagee shall give immediate notice to the Lessee of any such determination or assertion and the Lessee shall have the privilege of prosecuting in the name of the Mortgagee any administrative or judicial remedies available, providing that the Lessee does so at its sole expense.