

Mortgagee agrees that Mortgagor's obligation to pay the total indebtedness to Mortgagee hereunder, shall be likewise reduced by an equivalent amount; such equivalent amount to be deducted from the final payment to be made by Mortgagor to Mortgagee hereunder, in the inverse order of their due date.

16. If Mortgagee shall default in making any required payment of principal and interest under the first mortgage, Mortgagor shall have the right to advance the funds necessary to cure such default and all funds so advanced by Mortgagor together with interest thereon at the rate of 9 percent per annum shall be credited against the next installment(s) of interest and principal due under the Wraparound Note.

17. Mortgagor and Mortgagee agree to send promptly to the other copies of any notices received by them from the holder of the first mortgage.

18. Mortgagor shall furnish to the Mortgagee promptly copies of all notices of default which the holder of the first mortgage shall give to Mortgagor.

19. Notwithstanding any provision to the contrary contained herein, interest shall not be payable by the Mortgagee upon any sums deposited with or held in trust by Mortgagee pursuant to any provision hereof.

20. That should the Mortgagor prepay a portion of the indebtedness secured by this mortgage and subsequently fail to make a payment or payments as required by the afore-said promissory note any such prepayment may be applied toward the missed payment or payments, insofar as possible, in order that the principal debt will not be held contractually delinquent.