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promptly to Mortgagee such financial statements and reports relating to Mortgagor, provided such financial statements or reports were prepared for or on behalf of Mortgagor either for its own purposes or to satisfy the requirements of the holder of a Senior Note.

16. Estoppel.

From time to time, upon request of Mortgagee, Mortgagor agrees to furnish promptly a written statement or affidavit, in form acceptable to Mortgagee, stating the unpaid balance of the Indebtedness and confirming that there are no offsets or defenses against full payment or performance of the Indebtedness and the terms hereof, or if there are any such offsets and defenses, specifying them. Mortgagee also agrees to furnish, upon request, a written statement setting forth the amount of the unpaid balance of the Indebtedness and if applicable stating that there are no defaults hereunder or under the Note.

17. Late Charge.

Mortgagor agrees to pay, at Mortgagee's option, a late charge of four percent (4%) of the full amount of any payment made more than ten (10) days after the due date thereof, to cover the costs and expenses of collection.

18. Insurance.

Mortgagor agrees to: (i) carry insurance with respect to the Mortgaged Premises with such insurers, in such amounts and covering such risks as shall be reasonably acceptable to Mortgagee; provided, that in the absence of written directions