

Mortgagor shall, upon notice from the Mortgagee, deposit any deficiency with the Mortgagee. If the amount of the insurance premiums is not ascertainable at the time any deposit is required to be made, the deposit shall be made on the basis of the amount of the insurance premiums for the prior year of the policy or policies, and, upon the amount of the insurance premiums being fixed for the then current year of the policy or policies, the Mortgagor shall, upon notice from the Mortgagee, deposit any deficiency with the Mortgagee. If on a date thirty (30) days prior to the due date for the payment of any of the Impositions or the insurance premiums there shall be insufficient funds on deposit with the Mortgagee to pay the same, the Mortgagor shall, upon notice from the Mortgagee, forthwith make a deposit with the Mortgagee in the amount of such deficiency. The funds so deposited with the Mortgagee shall be held by it without interest, and may be commingled with other funds of the Mortgagee, and provided that the Mortgagor shall not be in default in the performance of any of the Obligations, or under any instrument collateral to this Mortgage, such funds shall be applied in payment of the Impositions and insurance premiums when due to the extent that the Mortgagor shall have deposited funds with the Mortgagee for such purpose. In the event of any default by the Mortgagor under this Mortgage or any instrument collateral to this Mortgage, the funds deposited with the Mortgagee may, at the option of the Mortgagee, be retained and