

13. In the event of the passage of any state, federal, municipal, or other governmental law, order, rule or regulation, subsequent to the date hereof, in any manner changing or modifying the laws now in force governing the taxation of debts secured by mortgages or the manner of collecting taxes so as to affect adversely the Mortgagee, the Mortgagor will promptly pay any such tax. If the Mortgagor fails to make such prompt payment or if any such state, federal, municipal or other governmental law, order, rule or regulation prohibits the Mortgagor from making such payment, then the entire balance of the principal sum secured by this mortgage and all interest accrued thereon shall without notice, immediately become due and payable at the option of the Mortgagee;

14. It is agreed that the Mortgagor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured hereby. It is the true meaning of this instrument, that if the Mortgagor shall fully perform all of the terms, conditions, and covenants of this mortgage, and of the note and debt secured hereby, then this mortgage shall become utterly null and void, otherwise to remain in full force and effect;

15. The covenants herein contained shall bind, and the benefits and the advantages shall inure to, the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders.

16. Mortgagor shall furnish annually, within 120 days following the end of each fiscal year of Mortgagor, a balance sheet and operating statement of the operations on the property included in the Mortgage, all in reasonable detail and certified by the Mortgagor to be correct. In the event of default under any of the terms of this Mortgage, Mortgagee shall have the right to require financial statements to be audited by an independent certified public accountant in accordance with the generally accepted accounting principles. The cost of such audit, if required, shall be borne by the Mortgagor.

17. If the Mortgagor during the term hereof, sells, assigns, transfers, or obtains any secondary financing of or on all, or any part, of the Mortgagor's interest in the property above described and secured hereby, such sale, assignment, transfer, or secondary financing being made without express written consent of the Mortgagee, the Mortgagee, at its option, may declare all sums then owing by the Mortgagor to the Mortgagee immediately due and payable at par.

18. That Mortgagor will promptly and fully keep, perform and comply with all the terms, provisions, covenants, conditions, and agreements imposed upon or assumed by the Mortgagor as Landlord (or similar designation) under any lease, now or hereafter in effect, including any amendments or supplements to such lease, covering any part of the above described property or any other property owned or controlled by the Mortgagor that is affected by the terms, provisions, covenants, conditions and agreements imposed upon or assumed by the Mortgagor in such lease, hereinafter, whether one or more, referred to individually or collective as "Tenants' leases", and that it will not do, or permit anything to be done, or omit and refrain from doing anything, the doing or omission of which will give any tenant a right to terminate any of said "Tenants' leases" or to abate the rental due thereunder. If the Mortgagor shall, in any manner, fail in this agreement, Mortgagee may (but shall not be obligated to) take any action Mortgagee deems necessary or desirable to prevent or cure any default by Mortgagor in the performance of or compliance with any of the Mortgagor's covenants or obligations under any of said Tenants' leases. Mortgagee shall have the right to enter upon the above described property and any other property owned or controlled by Mortgagor which is affected by any of the Tenants' leases to