- (b) Accept a surrender thereof;
- (c) Reduce the rent;
- (d) Modify the said leases in any way, either orally or in writing;
- (e) Grant any concession in connection with the said leases, either orally or in writing;
- (f) Consent to an assignment of the Lessees' interests in said leases or to a sub-letting, except as may be provided in said leases;
- (g) Do or cause to be done any of the things immediately above in connection with any future lease or leases hereafter entered into in connection with the said property.

The Provident Life and Accident Insurance Company, by accepting this assignment, covenants and agrees to and with the said R. R. Stokes and Madge V. Stokes that, until a default shall occur by the said R. R. Stokes and/or Madge V. Stokes, their heirs and assigns, in the performance of the covenants or in the making of the payments provided in the said mortgage and note, the said R. R. Stokes and Madge V. Stokes may receive, collect and enjoy the rents, issues and profits accruing to them, or either of them, under said leases; but it is covenanted and agreed by the said R. R. Stokes and Madge V. Stokes, for the consideration aforesaid, that upon the happening of any default in performance of the covenants or the making of payments provided for in said mortgage or note, the Provident Life and Accident Insurance Company, at its option, may receive and collect all the said rents, issues and profits. The said R. R. Stokes and Madge V. Stokes, in the event of default in any of the payments or in the performance of any of the terms, covenants or conditions of the aforesaid mortgage, hereby authorize the Provident Life and Accident Insur-