30. The Mortgagor herein does hereby covenant and agree that the leases in effect in and upon the hereinabove described real property and the improvements situated thereon are a material consideration for the advancement of funds as set forth in the note hereby secured and the Mortgagor does moreover agree that the aforesaid noteholder may at its option declare the whole of the aforesaid indebtedness immediately due and payable and proceed with foreclosure of this mortgage in the manner hereinabove set forth should either of the following events occur: (a) should any lessee in any lease in or upon the above described property declare a breach or forfeiture of said lease and attempt a cancellation thereof because or by virtue of a default of the lessor therein; or (b) in the event the lessee under said lease shall not declare a breach or forfeiture and attempt a cancellation thereof but nonetheless advises the lessor of a default in any of the terms and provisions of said lease or if the noteholder hereunder shall notify the lessor of any such default, and the lessor shall have failed to completely cure such default within thirty days of receipt of said notice. The Mortgagor herein, its successors or assigns, does hereby appoint the noteholder as its agent for the performance of any obligation of said Mortgagor in any lease affecting the mortgaged premises provided however that any such acts by said noteholder shall be solely at its option and election and for purposes of protecting its security interest in the mortgaged premises. This paragraph shall apply to all leases affecting the property described herein, including any leases which presently exist on such described premises and all lease agreements which may be hereinafter entered into which affect the described premises during the term of this real estate mortgage.

- 31. The Mortgagor agrees that, in the event it conveys or otherwise transfers the mortgaged premises, in whole or in part, to any other party, or in the event the title to the mortgaged premises becomes vested in any other party in any manner whatsoever, the note securing this mortgage may, at the option of the holder thereof, become immediately due and payable and the noteholder may proceed with foreclosure as herein provided.
- 32. When requested by the Mortgagee, Mortgagor will pay with and in addition to the monthly payments of principal and interest payable under the terms of the note, on the same day as the principal and interest installments are due and payable, a sum equal to one-twelfth of the estimated annual ground