

5. That he will keep all improvements now existing or hereafter erected in good repair, and should he fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs are necessary, including the completion of any construction work, and charge the expenses for such repairs or the completion of such construction to the mortgage debt.

6. That he will pay, when due, all taxes, public assessments, and other governmental or municipal charges, fines, or other impositions against the mortgaged premises;

7. That he will comply with all governmental and municipal laws and regulations affecting the mortgaged premises;

8. That if the Mortgagor should fail to pay all taxes, insurance premiums and public assessments, the Mortgagee may at its option pay said items and charge all advances therefore to the mortgage debt.

9. That if there is a default in any of the terms, conditions or covenants of this Mortgage, or of the Note secured hereby or in the covenants, conditions and agreements contained in the Security Agreement or the Conditional Assignment of Rents and Leases, then, at the option of the Mortgagee, all sums then owing by the Mortgagor to the Mortgagee shall become immediately due and payable and this Mortgage may be foreclosed. Should any legal proceedings be instituted for the foreclosure of this Mortgage, or should the Mortgagee become a party to any suit involving this Mortgage or the title to the premises described herein, or should the debt secured hereby or any part thereof be placed in the hands of an attorney at law for collection by suit or otherwise, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable immediately or on demand, at the option of the Mortgagee, as a part of the debt secured hereby, and may be recovered and collected hereunder;

10. That he shall be considered in default of this Mortgage if he becomes insolvent or makes an assignment for the benefit of