

21. Captions. The captions appearing in this Mortgage are inserted solely for convenience of reference and shall not constitute a part of this Mortgage, nor shall they in any way affect its meaning, construction or effect.

22. Limited Liability. It is expressly understood and agreed, anything herein contained to the contrary notwithstanding, that any judgment entered upon this Mortgage or the obligation shall be restricted in its lien, operation and effect to the premises described in this Mortgage, and shall not become a lien upon any other property of Mortgagor, and that any execution issued upon any such judgment shall similarly be restricted to the premises described in this Mortgage. Mortgagee shall have no right to a deficiency judgment in any proceeding instituted upon this Mortgage.

23. Usury. Nothing herein contained nor any transaction related thereto shall be construed or shall so operate either presently or prospectively to require Mortgagor (a) to pay interest at a rate greater than is now lawful in such case to contract for, but shall require payment of interest only to the extent of such lawful rate, or (b) to make any payment or do any act contrary to law, but if any clause and provision herein contained shall otherwise so operate to invalidate this Mortgage, in whole or in part, then such clauses and provisions only shall be held for naught as though not herein contained and the remainder of this Mortgage shall remain operative and in full force and effect.

24. No Additional Financing. Mortgagor shall not undertake additional financing secured by any lien or security interest on property encumbered by this Mortgage without