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or perform any Obligation or act or take such action as the Mortgagee deems necessary or desirable in order to cause such Obligation to be paid, performed or observed, as the case may be. The Mortgagor hereby expressly grants to the Mortgagee, and agrees that the Mortgagee shall have, the absolute and immediate right to enter in and upon the Property or any part thereof to such extent and as often as the Mortgagee, in its sole discretion, deems necessary or desirable for such purpose. The Mortgagee may pay and expend such sums of money as the Mortgagee, in its sole discretion, deems necessary for any such purpose, and the Mortgagor hereby agrees to pay to the Mortgagee, on demand, all such sums so paid or expended by the Mortgagee, together with interest thereon from the date of each such payment or expenditure at the rate payable after default under the Note (the "Default Rate"), but in no event in excess of the maximum legal rate. Any interest paid under this paragraph 15 in excess of the maximum legal rate shall be deemed payment in reduction of the principal amount of the Obligations. All sums so paid or expended by the Mortgagee, and the interest thereon, shall be added to and shall be secured by the lien of this Mortgage.

16. <u>Certificate of Mortgagor</u>. The Mortgagor, upon request of the Mortgagee, shall certify to the Mortgagee or to any proposed assignee of this Mortgage, by an instrument in form satisfactory to the Mortgagee, duly acknowledged, the amount then owing on the Obligations and the date on which