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ance Company, at its option, to enter upon the said mortgaged premises by its officers, agents or employees for the collection of the rents and for the operation and maintenance of said mortgaged premises, the said R. R. Stokes and Madge V. Stokes hereby authorizing the Provident Life and Accident Insurance Company in general to perform all acts necessary for the operation and maintenance of said premises in the same manner and to the same extent as they might reasonably so act. The Provident Life and Accident Insurance Company shall, after payment of all proper charges and expenses, credit the net amount of income which it may receive by virtue of the within assignment, and from the mortgaged premises, to any amounts due the Provident Life and Accident Insurance Company by the said R. R. Stokes and Madge V. Stokes under the terms and provisions of the aforesaid note and mortgage. The manner of the application of such net income, and as to the items which shall be credited, shall be within the sole discretion of the Provident Life and Accident Insurance Company.

The undersigned, R. R. Stokes and Madge V. Stokes, hereby covenant and warrant to the Provident Life and Accident Insurance Company that neither of them has executed any prior assignment of the said leases nor have they performed any acts or executed any other instrument which might prevent the Provident Life and Accident Insurance Company from operating under any of the terms and conditions of the assignment or which would limit the Provident Life and Accident Insurance Company in such operation; and the said R. R. Stokes and Madge V. Stokes further covenant and warrant to the Provident Life and Accident Insurance Company that neither of them has executed or granted any modification whatever of said leases, either orally or in writing, and that the said leases are in full force and effect according to their original terms, and that there are no defaults now existing under the said leases.

IN WITNESS WHEREOF, the said R. R. Stokes and Madge V.