

13. In the event of any default on the part of Borrower, as hereinabove provided, Lender shall have the right, in addition to any rights or remedies available to it under the Note and Mortgage or any other agreements, to terminate its obligations hereunder and to enter into possession of the Premises and perform any and all work and labor necessary to complete the building and improvements substantially in accordance with the final plans and specifications and employ watchmen to protect the Premises and the building and improvements. All sums expended by Lender for such purposes shall be deemed to have been paid to Borrower and secured by the Mortgage. For this purpose, Borrower hereby constitutes and appoints Lender its true and lawful attorney-in-fact with full power of substitution to complete the project in the name of Borrower, and hereby empowers said attorney or attorneys as follows: to use any funds of Borrower including any balance which may be held in escrow and any funds which may remain unadvanced hereunder for the purpose of completing the building and improvements in the manner called for by the plans and specifications; to make such additions and changes and corrections in the final plans and specifications which shall be necessary or desirable to complete the building and improvements in substantially the manner contemplated by such plans and