

3. To keep any and all improvements and buildings erected on said premises in good order and repair and not to do or permit waste on said premises, nor to remove any buildings without the consent of Mortgagee nor to do or permit any other act whereby the property hereby conveyed shall become less valuable.

4. Should the Mortgagor fail to make payment of any taxes, assessments or public charges before they become delinquent, or before any interest or penalty shall attach, or of any insurance premiums or other charges payable by Mortgagor, then the Mortgagee may make payments of the same. In case of such payments by the Mortgagee, the Mortgagor agrees to reimburse the Mortgagee on demand, and the amounts so paid, with interest thereon at the rate of Fifteen (15%) per cent per annum shall be added to and become part of the debt secured by these presents. Such payment by the Mortgagee shall not constitute a waiver of any right arising from a breach of any of the covenants set forth herein. The lien of this mortgage shall secure the payment of any such sums paid by the Mortgagee to the same extent that it secures payment of said Note.

5. Any sums which shall not be paid when due, whether maturing by lapse of time or by reason of acceleration under the provisions of said Note and whether principal, interest or money owing for advancements by the holder pursuant to the terms of this mortgage, shall bear interest at the rate of Fifteen (15%) per cent per annum until paid.

6. That in the event that said Note is placed in the hands of an attorney for collection, or in case the Mortgagee has become a party either as plaintiff or as defendant in any suit or legal proceeding in relation to the property described or the lien created herein, or for the recovery or protection of said indebtedness, the Mortgagor will repay on demand all costs and expenses arising therefrom, including reasonable attorneys' fees, with interest