

Any interest paid under this Paragraph 14 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.

15. Certificate of the Mortgagor. 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 any interest thereon has been paid and whether any offsets or defenses exist against payment thereof or performance of any Obligation, within five days if the request is made personally, or within seven days if the request is made by mail. The Mortgagee and any proposed assignee of this Mortgage shall have the right to rely on such certification.

16. Condemnation. (a) The Mortgagor shall give notice to the Mortgagee upon the Mortgagor's learning of the commencement of any action or proceeding to take all or any part of the Property by exercise of the right of condemnation or eminent domain or of any action or proceeding to close or to alter the grade of any street on or adjoining the Premises. The Mortgagee may participate in any such actions or proceedings in the name of the Mortgagee or, whenever necessary, in the name of the Mortgagor, and the Mortgagor shall deliver to the Mortgagee such instruments as the Mortgagee shall re-