

liens and claims of liens, or to keep and maintain and repair the Mortgaged Property, or to procure and maintain insurance thereon, or to do any other thing required of Mortgagor herein, all as herein provided, Mortgagee, at its option, but without any obligation so to do, may advance the necessary moneys to pay the same or to accomplish such maintenance and repairs or to procure and maintain such insurance or to do such thing, and all moneys so advanced shall be added to the indebtedness secured hereby, and shall bear interest at the Default Rate, as defined in the Note, from the date of such advance. All such advancements shall be due and payable by Mortgagor to Mortgagee upon demand and, should Mortgagor fail to repay Mortgagee any such advances as herein required immediately after demand for payment of same, Mortgagee may, at its option, declare all sums secured by this Mortgage to be immediately due and payable and may avail itself of any or all remedies provided herein for default.

A(6) In order to insure the payment of taxes and assessments that are now, or hereafter may be, a lien upon the Mortgaged Property, and to pay the premiums upon policies of insurance as herein required, Mortgagor shall, when so requested by Mortgagee, pay to Mortgagee, in addition to any other payments required hereunder: (i) an installment of the taxes and special assessments levied or to be levied against the Mortgaged Property; and, (ii) an installment of the premium or premiums that will become due and payable to renew the insurance on the Mortgaged Property. Such installments are to be equal to the estimated taxes and assessments and premium or premiums for such insurance next due (as reasonably estimated by Mortgagee giving due consideration to the previous year's tax), less all installments already paid therefor, divided by the number of months that are to elapse before one (1) month prior to the date when such taxes and assessments or premium or premiums shall become delinquent. If amounts paid to Mortgagee under provisions of this paragraph are insufficient to discharge the obligation of Mortgagor for such taxes and assessments, or premium or premiums as the same become due, Mortgagor shall pay to Mortgagee upon demand such additional sums as may be required to fully pay and discharge these items. All moneys paid to Mortgagee under the terms of this paragraph may, at Mortgagee's option: (a) be held by Mortgagee to pay taxes and assessments or premium or premiums before the same become delinquent; or (b) be credited directly to interest and/or principal due upon the indebtedness secured hereby and upon payment by Mortgagee of such taxes, assessments, or premiums, the amount so paid shall be added to the principal of the indebtedness secured hereby. Nothing in this paragraph shall release Mortgagor of its obligation to pay said taxes, assessments, and insurance premiums as the same become due and payable to the extent provision is not made for such payment pursuant to the terms of this paragraph. Deposits made under this paragraph may be commingled with Mortgagee's general funds, and Mortgagee shall have no liability to Mortgagor for any interest on such deposits.

A(7) Mortgagor agrees that, upon written request by Mortgagee, it will appear in and prosecute or defend any action or proceeding that may affect the priority of this Mortgage or the security of Mortgagee hereunder and that it will pay all costs and expenses (including the cost of searching title) and attorneys' fees incurred in such action or proceeding, including, but not limited to, all such expenses, costs and fees incurred in connection with any appeal of any judgment or other court determination. Mortgagee may, at its option, appear in and defend any action or proceeding purporting to affect the priority of this Mortgage or the security hereof or the rights or powers of Mortgagee. At its option, but without obligation so to do, Mortgagee may pay, purchase, contest or compromise any adverse claim, encumbrance, charge or lien, that in the judgment of Mortgagee appears to be prior or superior to the lien of this

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