4. That they will keep the improvements now or hereafter on said premises in good repair and order, and will not permit waste thereon, nor remove any of the improvements located on or to be located on said premises, nor do or permit to be done any act whereby the property conveyed hereby shall become less valuable.

5.

6.

That none of the improvements, fixtures or articles of personal property now or hereafter attached to or used in the operation of the premises shall be removed unless replaced with similar property of equal or greater value, and no building now or hereafter on the premises shall be materially structurally altered without the prior written consent of Mortgagee.

That they will pay all taxes, assessments, sewer rents or water rates and other charges now or hereafter assessed or which may have become liens on or levied against said premises or any part thereof before any penalty is payable with respect thereto.

before any penalty is payable with respect thereto. That they hereby appoint Mortgagee their true and lawful attorney in fact to manage said property and collect the rents, with full power to bring suit for the collection of said rents and possession of said property, giving and granting unto said Mortgagee and unto its agent or attorney full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in the protection of the security hereby conveyed; Provided, however, that this power of attorney and assignment of rents shall not be construed as an obligation upon said Mortgagee to make or cause to be made any repairs that may be needful or necessary. This power of attorney to collect rents shall not take effect until and unless default is made in the payment of principal or interest on the Note secured hereby or any extension thereof, or in default of the performance of any covenant in this Mortgage contained, and shall continue only during such default or any subsequent default. This power of attorney and assignment of rents shall, be irrevocable until this Mortgage shall have been satisfied and released of record and the releasing of this Mortgage shall act as a revocation of the power of attorney and assignment of rents.

8. That any extension of the time for payment of the indebtedness secured hereby or any modification of the instrument or instruments evidencing the indebtedness secured hereby, granted to any future owner of the premises conveyed, shall not relieve Mortgagor from liability to pay said indebtedness nor release Mortgagor with respect thereto; and Mortgagor does hereby waive presentment and demand for payment, notice of non-payment and notice of protest.

Mortgagor agrees, to the full extent that they may lawfully so agree, that in case of a default on their part in the performance of the obligations imposed upon them by the terms of this Mortgage and the Note secured hereby, neither Mortgagor or anyone claiming through or under them shall or will set up, claim or seek to take advantage of any stay, extension or redemption laws or redemption periods or grace periods now or hereafter in force and affecting the mortgaged premises, in order to prevent or hinder enforcement, foreclosure, sale, confirmation of sale, or conveyance of said property upon foreclosure or the final and absolute putting in possession thereof immediately after any such sale of the purchaser or purchasers thereat, and the Mortgagor, to the full extent that