12. <u>Inspection</u>. The Mortgagee and each Beneficiary and their authorized representatives may inspect any Property or any part thereof at all reasonable times and may enter upon such Property for such purpose. Neither the Mortgagee nor any Beneficiary shall have any duty to make any such inspection or shall incur any liability or obligation for not making any such inspection.

13. <u>Insurance Coverage</u>. The Company at its expense will maintain, or will cause Lessee to maintain, with insurers approved by each Beneficiary, insurance covering the risks and containing policy provisions specified in section 11 of the Lease.

14. <u>Delivery of Folicies or Certificates</u>. The Company will deliver, or will cause Lessee to deliver, to the Mortgagee promptly upon request of the Mortgagee or any Eeneficiary, the originals of all insurance policies with respect to each Froperty which the Company is required to maintain or cause to be maintained pursuant to section 13 or certificates thereof with duplicate copies of such policies. The Company will furnish, or will cause Lessee to furnish, to the Mortgagee and each Eeneficiary, promptly upon request therefor, an Officers' Certificate of the Company or Lessee setting forth the particulars as to all such insurance policies and certifying that the same comply with the requirements of this section, together with evidence as to the payment of all premiums then due thereon.

15. <u>Alterations and Additions, etc.</u> The Company may make at its expense, or may permit Lessee to make at its expense, at any time or from time to time, such alterations, repairs and improvements with respect to any Property as it shall see fit to make, including the right to install such additional fixtures, equipment, machinery and appliances as it may require, <u>provided</u> that if any such alterations or improvements shall change the general character of such Property or substantially change the basic structure of any building or other improvement included therein or adversely affect the value of such Property, the prior written approval of each Eeneficiary shall te ottained.

16. <u>Damage to or Destruction of Property</u>. 16.1. <u>Company to Give Notice</u>. In case of any material damage to cr destruction of all or any part of the buildings or improvements included in any Property, the Company will promptly give, cr