

- (i) any estate or interest in the Land;
 - (ii) any rights and benefits in connection with the Land (including rights to air space, plot ratio, or floor space ratio); or
 - (iii) any estate or interest in connection with any lease or licence to use or occupy the Land;
- (b) accept or permit a surrender, assignment or variation of any lease of the Land or any licence to use or occupy the Land;
 - (c) consent to or permit any sublease or assignment or variation of any sublease of the Land;
 - (d) create or allow to come into existence an Encumbrance which affects the Land;
 - (e) release, grant or vary an easement or covenant which affects or benefits the Land;
 - (f) subdivide, consolidate, or dedicate the Land; or
 - (g) lodge, permit or allow to be lodged any caveat in respect of the Land. The Mortgagor must do anything necessary to remove any caveat lodged by any person promptly at its own expense.

6. OTHER ENCUMBRANCES

6.1 Priority agreement

If the Mortgagee asks, the Mortgagor agrees to obtain an agreement acceptable to the Mortgagee regulating the priority between this mortgage and any other Encumbrance in connection with the Land.

6.2 Amount secured by other Encumbrance

The Mortgagor agrees to ensure that the amount secured under any other Encumbrance in connection with the Land is not increased without the Mortgagee's consent.

6.3 Obligations under other Encumbrance

The Mortgagor agrees to comply with all obligations in connection with any other Encumbrance in connection with the Land.

6.4 Mortgagee may rely on third party certificates

The Mortgagee may rely on a certificate from any other person with an Encumbrance in connection with the Land as to the amount that is owed to that other person.

7. INSURANCE

- (a) The Mortgagor must:
 - (i) insure and, at all times throughout the continuance of this security, keep insured the Land against loss or damage caused by or arising out of fire, flood, lightning, explosion, storm and tempest, earthquake, vehicles, aircraft, riots and malicious acts and against such other insurable risks as the Mortgagee may