shall furnish to the mortgagee, within ninety (90) days after the close of each fiscal year, annual detailed operating statements showing income and expenses in connection with the

operation of the mortgaged property.

11. AND IT IS FURTHER COVENANTED, That the rights and remedies hereunder are cumulative and adoption of any one or more of said remedies shall not impair the other rights and remedies herein conferred upon the mortgagee, or otherwise given by law, all or any of which remedies may be pursued separately or concurrently.

12. AND IT IS FURTHER COVENANTED, That the note herein secured, may not be renewed, changed, or modified, nor may this mortgage, or any other security document, be modified or altered, without the written consent of all parties bound thereon.

13. AND IT IS FURTHER COVENANTED, That in the event of the passage after date of this mortgage of any law of the State of South Carolina deducting from the value of land for the purpose of taxation any lien thereon or changing in any way the laws now in force for the taxation of mortgages for state or local purposes, or the manner in the collection of any such taxes so as to make it obligatory on the mortgagee to pay such tax,

then the whole of the principal sum secured by the mortgage, together with the interest accrued thereon, shall, at the option of the mortgagee, after thirty (30) days notice to the mortgagor, become due and payable.

14. AND IT IS FURTHER COVENANTED, That if the said mortgagor shall

keep such covenants and shall make such payments as herein specified, then this mortgage shall be void, but if the said mortgagor shall fail to keep any of the covenants herein contained, or to pay any of said mories as they become due and payable by the terms of said note, as stipulated to be paid herein, or if default be made in the payment of said taxes or assessments, or if default be made in the said insurance agreement as provided herein, or if the buildings and improvements are not kept in good repair, or in case any tax or assessment is assessed within the State of South Carolina against the debt or note secured hereby, or the interest in said premises of said mortgagee, its successors or assigns, or upon the rendering by any court of competent jurisdiction of a decision that the undertaking by the mortgagor,