

14. Any promise made by Mortgagor herein to pay money may be enforced by a suit at law, and the security of this Mortgage shall not be waived thereby, and as to such debts the Mortgagor waives all rights of exemption under the law and agree to pay a reasonable attorney's fee for the collection thereof.

15. No delay of failure of Mortgagee to exercise any option herein given or reserved shall constitute a waiver of such option or estop Mortgagee from afterwards exercising same or any other option at any time, and the payment, or contracting to pay, by Mortgagee of anything Mortgagor has herein agreed to pay shall not constitute a waiver of default of Mortgagor in failing to make said payments and shall not estop Mortgagee from foreclosing this Mortgage on account of such failure of Mortgagor.

16. Mortgagor agrees that all awards of damages in connection with any condemnation for public use of or injury to any of said property are hereby assigned and shall be paid to Mortgagee, who may apply the same to payment of the installments last due under said Note, and Mortgagee is hereby authorized, in the name of Mortgagor, to execute and deliver valid acquittances thereof and to appeal from any such award. Notwithstanding the foregoing, Mortgagee may, at its option, either apply the condemnation or eminent domain proceeds to repair or to rebuilding of any improvements on the property described hereinabove, or apply it in reduction of the principal balance of the loan as referred to hereinabove. In the event such proceeds so paid to Mortgagee shall exceed the balance of the loan, the difference between the amount of such proceeds and the balance of the loan shall be repaid by Mortgagee to Mortgagor.

17. The terms and provisions hereof shall be construed in accordance with the laws of the State of Virginia. In the event of default, any and all costs and expenses incurred with respect to