

this Mortgage, either by Mortgagee or Mortgagor, including reasonable counsel fees, shall be paid by Mortgagor. Mortgagor further agrees that any such cost and expenses which are to be paid by it shall also include all such costs and fees which are incurred as a result of any dispute over the terms of the promissory note secured hereby, the Loan Commitment issued in connection with the loan secured hereby, and any other loan documents executed by the parties in connection therewith, all of which loan documents shall remain valid throughout the term of the loan secured by the within Mortgage.

18. If Mortgagor shall well and truly pay and discharge the indebtedness hereby secured as it shall become due and payable and shall do and perform all acts and agreements to be done and performed by Mortgagor under the terms and provisions of this Mortgage, then this conveyance shall be and become null and void, and Mortgagee shall satisfy this Mortgage at the expense of Mortgagor.

19. The Mortgagee may, at the sole option of the Mortgagee, from time to time during the term of this Mortgage, make future advances to the Mortgagors which advances shall be secured by the lien of this Mortgage, provided, however, that the total principal sum secured hereby, including any such future advances, shall not at any time exceed the maximum principal amount of the note which this Mortgage secures, which amount is set forth above. All such future advances shall be made in accordance with the laws of the State of South Carolina for making valid future advances.

20. The term "Mortgagor", whenever used herein shall mean the party executing this Mortgage, and all the covenants, conditions and agreements hereof shall bind its successors and assigns, and shall inure to the benefit of and be available to the successors and assigns of Mortgagee. The rights, options, powers and remedies herein provided shall be cumulative and no one or more of them shall be exclusive of the other or others, or of any right or remedy now or hereafter given or allowed by law.