

28. That the whole of the principal sum or so much thereof as shall have been disbursed and the interest shall become due at the option of the mortgagee in the event of a default in any of the terms and conditions as set forth in that certain commitment by the mortgagee herein to the mortgagor herein, Fairlane-Litchfield Company, Inc., and A. Foster McKissick, dated October 30, 1975, and in that certain Building and Loan Agreement between the mortgagor herein, Fairlane-Litchfield Company, Inc., and the mortgagee herein of even date herewith.

29. That the whole of the principal sum or so much thereof as shall have been disbursed and the interest shall become due at the option of the mortgagee in the event that the mortgagor, Fairlane-Litchfield Company, Inc., shall convey away its interest in the mortgaged premises or any part thereof, or if the title shall become vested in any other entity; unless said conveyance is to Alex Kiriakides, Jr., and John Kiriakides pursuant to the terms and provisions set forth in Section 19 of the Ground Lease between the said Alex Kiriakides, Jr., and John Kiriakides, as Lessors, and Fairlane-Litchfield Company, Inc., as Lessee, dated January 15, 1976.

30. That the whole of the principal sum or so much thereof as shall have been disbursed and the interest shall become due and payable at the option of the mortgagee in the event that mortgagor shall fail to complete improvements within one year from date hereof on the mortgaged premises in compliance with plans and specifications submitted to and approved by mortgagee.

31. The fee owner of the premises hereinabove described, Alex Kiriakides, Jr., and John Kiriakides, join in the execution hereof as additional mortgagors for the sole purpose of subjecting all of their right, title and interest in and to the said premises to the lien of the within mortgage; provided, however, that said additional mortgagors shall not be liable for any deficiency or other money judgment sought or obtained in any action or proceeding under