

REV 1528 USE 812

12. If the Indebtedness or any portion thereof be not fully paid in accordance with the ^{Guaranty} / Agreement, or if any of the other sums secured by this mortgage be not fully paid, when the same become due and payable or if Mortgagor default in the performance or observance of any other obligation hereunder or if an event of default shall occur under the Guaranty Agreement, then in any and each such event, the aggregate of the Indebtedness and other sums secured hereby, except unearned interest, shall, at the option of Mortgagee, become due and payable immediately as fully and completely as if originally stipulated then to be paid and thereupon, or thereafter, at the option of Mortgagee, without notice or demand, suit at law or in equity, theretofore or thereafter begun, may be prosecuted as if all Indebtedness and other sums hereby secured had matured prior to its institution, and Mortgagee may furthermore, at its option, foreclose this mortgage pursuant to the laws of the State of South Carolina; and, in addition, may exercise any and all other remedies which it may have at law or in equity; and if the instruments evidencing the Indebtedness and/or this mortgage, after default, should be placed in the hands of an attorney for suit or collection, or if at any time it should be determined by Mortgagee (or the owner or holder thereof in the event of an assignment) necessary for the protection of its interest, and the Mortgagee should employ an attorney for legal proceedings or any other purpose in connection with said instruments and mortgage, then and in any of such events the Mortgagor promises to pay costs and expenses, including, without limitation, a reasonable attorney's fee, these to be added to the mortgage indebtedness, and to be secured under this mortgage as part of said debt.

With respect to any personal property included in the premises, Mortgagee, upon default, may, at its option, enter upon the premises for purposes of taking possession of the same and either remove such personal property from the premises or dispose of the same on the premises in any manner authorized herein or by

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