

**ARTICLE 13.** Every provision for notice and demand or request shall be deemed fulfilled by written notice and demand or request personally served on one or more of the persons who shall at the time hold the record title to the Premises, or on their heirs or successors, or mailed by depositing it in any post office station or letter box, enclosed in a postpaid envelope (a) addressed to such person or persons, or their heirs, successors or assigns, at his, their or its address last known to Mortgagee or (b) addressed to the street address of the Premises hereby conveyed.

**ARTICLE 14.** Any indulgence or departure at any time by the Mortgagee from any of the provisions hereof, or of any obligation hereby secured, shall not modify the same or relate to the future or waive future compliance therewith by Mortgagor.

**ARTICLE 15.** Mortgagee and any persons authorized by Mortgagee shall have the right to enter and inspect the Premises at all reasonable times, and access thereto shall be permitted for that purpose.

**ARTICLE 16.** If any part of any provision of this mortgage or any other agreement, document, or writing given pursuant to or in connection with this mortgage shall be invalid or enforceable under applicable law, said part shall be ineffective to the extent of such invalidity only, without in any way affecting the remaining parts of said provision or the remaining provisions of said instrument.

**ARTICLE 17.** The words "Mortgagor" and "Mortgagee" whenever used herein shall include all individuals, corporations (and if a corporation, its officers, employees, agents or attorneys) and any and all other persons or entities, and the respective heirs, executors, administrators, legal representatives, successors and assigns of the parties hereto, and all those holding under either of them, and the pronouns used herein shall include, when appropriate, either gender and both singular and plural, and the word "note" shall also include one or more notes and the grammatical construction of sentences shall conform thereto.

**ARTICLE 18.** To the extent permitted by South Carolina law, Mortgagee, in any action to foreclose this mortgage, or upon any event of default, shall be at liberty to apply for the appointment of a receiver of the rents and profits or of the Premises, or both, and shall be entitled to the appointment of such receiver as a matter of right, without consideration of the value of the Premises as security for the amounts due Mortgagee, or the solvency of any person or corporation liable for the payment of such amounts.

**ARTICLE 19.** In case of any sale under this mortgage pursuant to any order in any judicial proceedings or otherwise, to the extent permitted by the laws of the State of South Carolina, the Premises or any part thereof may be sold in one parcel or as an entirety, or in such parcels, manner or order as Mortgagee in its sole discretion may elect. Any one or more exercises of the powers herein granted shall not extinguish or exhaust the power unless the entire Premises are sold or the Secured Indebtedness paid in full.

**ARTICLE 20.** Mortgagor agrees that where, by the terms of the conveyance or the Note secured hereby, a day is named or a time fixed for the payment of any sum of money or the performance of any agreement, the time stated enters into the consideration and is of the essence of the whole contract.

**ARTICLE 21.** Mortgagor agrees that it will not incur or suffer to exist any additional financing secured by the Premises without the prior written consent of Mortgagee. If without the prior written consent of Mortgagee any Mortgage (other than any specifically consented to in this Mortgage) is executed by Mortgagor granting a security interest in the premises (or any portion thereof) or