

12. Waiver by Mortgagor, Homeowner's Discount Lumber, Inc. Homeowner's Discount Lumber, Inc. understands that upon default hereunder, among other remedies set out herein and in the Loan Agreement, Promissory Note and Guaranty hereby secured, the Mortgagee may foreclose upon the mortgaged premises and ask for a deficiency judgment pursuant to Section 29-3-660, South Carolina Code of Laws (1976). Such Mortgagor hereby expressly waives and relinquishes any appraisal rights which Mortgagor may have under Section 29-3-680 through Section 29-3-760, South Carolina Code of Laws (1976) as amended and understands and agrees that a deficiency judgment, if pursued by Mortgagee, shall be determined by the highest price bid at the judicial sale of the property.

13. Waiver by Mortgagor Bonnie F. Abercrombie and Limitation of Liability. Bonnie F. Abercrombie hereby waives any homestead rights which she may now or hereafter have in and to the property covered by this Mortgage and further does join in the waiver of the Mortgagor, Homeowner's Discount Lumber, Inc., set forth in paragraph 12 above; provided, however, that in the event proceedings on this Mortgage are instituted, no deficiency or personal judgment shall be sought or claimed against Bonnie F. Abercrombie, and the Mortgagee shall look solely to the value of the interest of Bonnie F. Abercrombie in the property for the satisfaction of any and all remedies that Mortgagee shall have against the said Bonnie F. Abercrombie. Nothing contained in this paragraph 13 shall in any way be deemed to limit the liability of Debtor or of Anthony W. Abercrombie, as guarantor or otherwise.

14. Miscellaneous.

(a) It is understood and agreed that all indebtedness of Mortgagor to Mortgagee at any time hereafter existing resulting from advances and readvances heretofore, now or hereafter made by Mortgagee to Mortgagor, regardless of whether such advances and readvances are made at the option of the Mortgagee, or otherwise, will be secured by this instrument up to the maximum principal amount hereinabove set forth plus interest thereon, court costs and attorneys fees until all of said indebtedness has been satisfied in full.

(b) The agreements herein shall inure to the benefit of Mortgagee, its successors and assigns, and any successor or assign of Mortgagee may make advances hereunder, and all advances and all other indebtedness of Mortgagor to such successor or assign shall be secured hereby.