

tion or modification of the liability of the Mortgagor or the estate of the Mortgagor in bankruptcy or of any remedy for the enforcement of said Mortgagor's liability under this mortgage resulting from the operation of any present or future provision of the National Bankruptcy Act or other statute or from the decision of any court, the rejection or disaffirmance of the mortgage in any such proceedings shall be and constitute a default at the option of the Mortgagee of the terms and conditions of this mortgage.

24. Except for any notice required under applicable law to be given in another manner, (a) any notice to Mortgagor provided for in this Mortgage shall be given by mailing such notice by certified mail addressed to Mortgagor at the Property Address or at such other address as Mortgagor may designate by notice to Mortgagee as provided herein, and (b) any notice to Mortgagee shall be given by certified mail, return receipt requested, to Mortgagee's address stated herein or to such other address as Mortgagee may designate by notice to Mortgagor as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Mortgagor or Mortgagee when given in the manner designated herein.

25. The Mortgagor represents and warrants as an inducement to obtain the loan proceeds which this Mortgage secures that no part of the same have been obtained or will be used for personal, family or household purposes within the meaning of the South Carolina Consumer Protection Code.

26. The Mortgagor shall have no personal or money judgment liability hereunder in accordance with the terms and conditions of any note which this Mortgage secures and the Mortgagee, in the event of the above defaults, shall be confined to the exclusive remedy of foreclosure of the property of any security interest which may exist hereunder.

It is agreed that the Mortgagor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured hereby. It is the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and covenants of this mortgage, of the note secured hereby or of any other agreement by the Mortgagor in connection therewith, this mortgage shall be utterly null and void; otherwise to remain in full force and virtue. If there is a default in any of the terms, conditions or covenants of this mortgage, of the note secured hereby,

the assignment of leases or rentals,

then, at the option of the Mortgagee, all sums then owing by the Mortgagor to the Mortgagee shall become immediately due and payable and this mortgage may be foreclosed. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagee become a party to any suit involving this mortgage or the title to the premises described herein, or should the debt secured hereby or any part thereof be placed in the hands of an attorney at law for collection by suit or otherwise, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable, immediately or on demand, at the option of the Mortgagee, as a part of the debt secured hereby, and may be recovered and collected hereunder.

The covenants, agreements and conditions herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, this mortgage has been duly executed by the Mortgagor the 31st of August, 1983.

IN THE PRESENCE OF:

[Handwritten Signature]  
[Handwritten Signature]

[Handwritten Signature]  
JACK E. SHAW, as Trustee Under Written Agreement, Dated August 1, 1983

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