

if the opinion of counsel for the Mortgagee (a) it might be unlawful to require the Mortgagors to make such payment or (b) the making of such payment might result in the imposition of interest beyond the maximum amount permitted by law, then and in such event, the Mortgagee may elect, by notice in writing given to the Mortgagor, to declare all of the indebtedness secured hereby, to be and become due and payable thirty days from giving of such notice.

5. The Mortgagor shall keep the Mortgaged Property in good repair and condition and not suffer waste thereof, and shall obtain the Mortgagee's prior written approval before removing or demolishing or structurally altering any improvement or building now or hereafter located on the Mortgaged Property.

6. The Mortgagor shall keep the Mortgaged Property insured, as may be required from time to time by the Mortgagee, against loss or damage by fire and windstorm and all the hazards covered by extended coverage, malicious mischief, and such other hazards or risks (including war risk insurance if available from governmental or quasi-governmental sources) and other extra hazard insurance if carried by prudent owners in the same locality and in such amount or waiver as required by the Mortgagee not exceeding full insurable value, by such insurance company or companies authorized to do business in the States of South Carolina and New York, as Mortgagee may approve, and to deliver and assign to Mortgagee as additional security the policy or policies of such insurance and any additional insurance (which shall be also satisfactory to Mortgagee as to company and amount) which shall be taken out upon the Mortgaged Property while any part of the indebtedness