

shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of the Mortgage and the Note are declared to be severable.

16. Copies. Mortgagor and TIG shall be furnished a conformed copy of this Mortgage at the time of execution or after recordation hereof.

17. Transfer of the Property Assumption. If all or any part of the Property or an interest therein is sold or transferred by Mortgagor without Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) the creation of a purchase money security interest for household appliances or (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant, Lender may, at Lender's option, declare all the sums secured by this Mortgage to be immediately due and payable. Lender shall have waived such option to accelerate if, prior to the sale or transfer, Lender and the person to whom the Property is to be sold or transferred reach agreement in writing that the credit of such person is satisfactory to Lender and that the interest payable on the sums secured by this Mortgage shall be at such rate as Lender shall request. If Lender has waived the option to accelerate provided in this paragraph 17 and if Mortgagor's successor in interest has executed a written assumption agreement accepted in writing by Lender, Lender shall release Mortgagor from all obligations under this Mortgage and Note.

If Lender exercises such option to accelerate, Lender shall mail Mortgagor and TIG notice of acceleration in accordance with paragraph 14 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed within which Mortgagor or TIG may pay the sums declared due. If Mortgagor and TIG fail to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on them, invoke any remedies permitted by paragraph 18 hereof.

NON-UNIFORM COVENANTS. Mortgagor, TIG and Lender further covenant and agree as follows:

18. Acceleration; Remedies. Except as provided in paragraph 17 hereof, upon Mortgagor's or TIG's breach of any covenant or agreement of them in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall mail notice to Mortgagor and TIG as provided in paragraph 14 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than thirty days from the date notice is mailed to Mortgagor and TIG, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may

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