

16. Borrower's Copy. Borrower shall be furnished a conformed copy of this Mortgage at the time of execution or after recordation thereof.

17. Transfer of the Property; Assumption. That at the option of the Lender, this Mortgage shall become due and payable forthwith if the Borrower shall convey away said mortgaged premises, or if the title shall become vested in any other person in any manner whatsoever. The Borrower shall not place a subsequent or junior Mortgage upon the above described premises without the written permission of the Lender nor shall Borrower grant any leasehold interest in the Property without the prior written consent of Lender. Lender shall have waived such option to accelerate if prior to the sale or transfer, Lender and the person to whom the Property is sold and 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 exercises such option to accelerate, Lender shall mail Borrower 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 Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by Paragraph 18 hereof.

18. Acceleration; Remedies. Except as provided in Paragraph 17 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall mail notice to Borrower 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 (30) days from the date of the notice is mailed to Borrower, 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 result in acceleration of the sum secured by this Mortgage and sale of the Property. If the breach is not cured on or before the date specified in the Notice, Lender at Lender's option may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by Judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including but not limited to, reasonable attorney's fees, and costs of documentary evidence, abstracts and title reports, all of which shall be additional sums secured by this Mortgage.

It is hereby further agreed and understood that there is being executed simultaneously and concurrently herewith a similar Mortgage to Fort Hill Federal Savings and Loan Association, Clemson, South Carolina, and the Borrower expressly agrees and understands that default in any of the provisions of the within Mortgage shall likewise, automatically constitute a default under the concurrent and simultaneous mortgage this date executed to Fort Hill Federal Savings and Loan Association, Clemson, S. C.

It is further agreed and understood that the Mortgage concurrently and simultaneously executed payable to Fort Hill Federal Savings and Loan Association, Clemson, S. C., contains the exact concurring default provisions as herein stipulated.

19. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage, the Note and notes securing Future Advances, if any, had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage and in enforcing Lender's remedies as provided in Paragraph 18 hereof, including, but not limited to, reasonable attorney's fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and the Leases with F. F. Fields of Virginia, Inc., Bi-Lo, Inc., and Revco Drug Stores, Inc., and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.