

shall bind and inure to the benefit of their respective successors and assigns, whether so expressed or not.

3.02 Addresses for Notices, etc. Any notice, demand or other instrument authorized by this mortgage to be served on or given to the "Borrower" may be served on or given to the "Borrower" at 4380 Lakeside Drive, Jacksonville, Florida 32210

or at such other address as may have been furnished in writing to the "Lender" by the "Borrower."

Any notice demand or other instrument to be served on or given to "Lender" may be served on or given to "Lender" at 4380 Lakeside Drive, Jacksonville, Florida 32210

or at such other address or addresses as may have been furnished in writing to the "Borrower" by the "Lender".

3.03 Table of Contents, Headings, etc. The table of contents, the headings of the Articles, sections, paragraph and subdivisions of this mortgage are for convenience of reference only, are not to be considered a part hereof, and shall not limit or otherwise affect any of the terms hereof.

3.04 Invalid Provisions to Affect No Others. In case any one or more of the covenants, agreements, terms or provisions contained in this mortgage or in the note shall be invalid, illegal or unenforceable in any respect, the validity of the remaining covenants, agreements, terms or provisions contained herein and in the note shall be in no way affected, prejudiced or disturbed thereby.

3.05 Changes, etc. Neither this mortgage nor any term hereof may be changed, waived, discharged or terminated orally, but only by an instrument in writing signed by the party against which enforcement of the change, waiver, discharge or termination is sought. Any agreement hereafter made by the "Borrower" and "Lender" relating to this mortgage shall be superior to the rights of the holder of any intervening lien or encumbrance.

3.06 Mortgage Shall Secure Future Advances. In addition to all other indebtedness secured by the first lie. of this mortgage, this mortgage shall secure also and constitute a first lien on the Mortgaged Property for all future advances made by the "Lender" to the "Borrower" for any purpose within five years from the date hereof to the same extent as if such future advances were made on the date of the execution of this mortgage. Any such advances may be made at the option of the "Lender". The total amount of the indebtedness referred to in the first sentence of this paragraph that may be secured by this mortgage may increase or decrease from time to time, but the total unpaid balance of such indebtedness secured at any one time by this mortgage shall not exceed a maximum principal amount of twice the principal amount stated in the promissory note secured by this mortgage, plus interest thereon and any disbursements made by "Lender" for the payment of taxes, levies or insurance on the property encumbered by this mortgage, with interest on such disbursements.

ARTICLE FOUR

4.01 Security Agreement. This mortgage constitutes a Security Agreement under the Uniform Commercial Code as adopted by the State of South Carolina.

4.02 Subordinate Mortgage. Any default under any of the Prior Mortgages shall constitute an Event of Default under this Mortgage. In the event of a default under any of the Prior Mortgages, Lender is under no obligation to notify Borrower of such default nor to inquire of either Borrower or the holder of the Prior Mortgage in default of the validity or accuracy of the claim that such Prior Mortgage is in default. Lender at its option, and without notice Borrower, may take such action as Lender in its sole discretion deems necessary in order to cure the default or the state of facts which then or may thereafter give rise to a default under any particular Prior Mortgage without inquiring into the validity of the existence of the state of facts which constitutes or may thereafter constitute a default under the Prior Mortgage and, in dealing with the holder of such Prior Mortgage, may rely on the accurateness or genuineness of any communication received by Lender from the holder or servicer of such Prior Mortgage, including the amounts of principal, interest, or other matters owed to the holder of such Prior Mortgage. Any action taken by Lender may include advances of money by Lender and any such advances shall bear interest at the rate specified in the Note, shall be immediately due and payable at the time advanced by Lender to Borrower and shall be secured by the lien of this Mortgage as if such advances were made on the date of the recording hereof.

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