

XIX. RESIDENCE TRANSFERS. Any transfer of a residence shall include all appurtenances thereto whether or not specifically described, including but not limited to the residence owner's share in the common areas and facilities, Association membership and interest in funds and assets held by the Association or by the Insurance Trustee.

XX. SEVERABILITY. The invalidity of any covenant, restriction or other provision of the condominium documents shall not affect the validity of the remaining portions thereof. Furthermore, should any provisions of this Master Deed, including by-laws and other exhibits be in conflict with any mandatory requirements of the South Carolina Horizontal Property Act as set out under Title 27, Chapter 31 of the Code of Laws of South Carolina, 1976, as amended, the mandatory statutory provisions shall control.

XXI. ADDITIONAL PROVISIONS RELATING TO MORTGAGEES. The following provisions, in addition to provisions set forth elsewhere in the condominium documents, shall be applicable to the holders of first mortgages upon the individual residences contained in the condominium.

- A. The holder of any such mortgage shall be entitled to written notification from the Association or the Manager at least 30 days prior to the effective date of (i) any change in the condominium documents or regulations adopted pursuant thereto, and (ii) any change of the Manager (not including change in employees of a corporation acting as Manager), provided that the Manager shall have been furnished written notice of the address to which such notification shall be sent.
- B. The holder of any such mortgage shall be entitled to written notification from the Association or the manager of any default by the residence owner of the residence covered by such mortgage in the performance of the obligations of such residence owner under the condominium documents or the regulations adopted pursuant thereto which is not cured within 60 days, provided that the Manager shall have been furnished written notice of the address to which such notification shall be sent.
- C. Unless all holders of first mortgages on individual residences have given their prior written approval, the Association, Board of Directors and Manager, as the case may be, shall not (i) fail to employ