

ing the terms of the note or mortgage without first having obtained the consent of the mortgagor or such other person, and in the latter event, the mortgagor and all such other persons shall continue liable to make such payments according to the terms of any such agreement of extension or modification unless expressly released and discharged in writing by the mortgagee; regardless of consideration, and without the necessity for any notice to or consent by the holder of any subordinate lien on the premises, the mortgagee may release the obligation of anyone at any time liable for any of the indebtedness secured by this mortgage or any part of the security held for the indebtedness and may extend the time of payment or otherwise modify the terms of the note and/or mortgage without, as to the security or the remainder thereof, in anywise impairing or affecting the lien of this mortgage or the priority of such lien, as security for the payment of the indebtedness as it may be so extended or modified, over any subordinate lien; the holder of any subordinate lien shall have no right to terminate any lease affecting the premises whether or not such lease be subordinate to this mortgage; and the mortgagee may resort for the payment of the indebtedness secured hereby to any other security therefor held by the mortgagee in such order and manner as the mortgagee may elect.

20. If at any time the United States of America or the State of South Carolina or other governmental authority in South Carolina shall require internal revenue stamps to be affixed to the note, the mortgagor will pay for the same with any interest or penalties imposed in connection therewith.

21. The rights of the mortgagee arising under the clauses and covenants contained in this mortgage shall be separate, distinct and cumulative and none of them shall be in exclusion of the others; and that no act of the mortgagee shall be construed as an election to proceed under any one provision herein to the exclusion of any other provision, anything herein or otherwise to the contrary notwithstanding.

22. If this mortgage be foreclosed by a proper suit and the premises be sold to satisfy a decree of foreclosure, the proceeds of such sale shall be applied as follows: First, to the expenses and costs incurred hereunder, including reasonable attorney's fees for such services as may be necessary for the collection of said indebtedness and the foreclosure of this mortgage; Second, to the payment of whatever sum or sums the mortgagee may have paid or become liable to pay in carrying out the terms and stipulations of this mortgage, together with interest thereon; and finally, to the payment and satisfaction of the note. The balance, if any, shall, unless the Court decrees otherwise, be paid into the registry of the Court having jurisdiction of said foreclosure suit, to abide the further order of said Court.