

19. Sale in Whole or Part. In the event of any sale under the within Mortgage by judicial proceeding or otherwise, the Property may be sold together as one unit or in such parts or parcels, manner or order as to real, personal, or mixed property comprising the Property as Lender in its sole discretion may elect.

20. Tax on Liens. In the event of the passage after the date of this Mortgage of any law of the State of South Carolina, deducting from the value of real property for the purposes of taxation any lien thereon or changing in any way the laws for the taxation of mortgages or debts secured by mortgage for State or local purposes or the manner of the collection of any such taxes, and imposing a tax, either directly or indirectly, on this Mortgage or the Note, the Lender shall have the right to declare the principal sum and the interest due on a date to be specified by not less than 60 days' written notice to the Borrower by the Lender; provided, however, that such election shall be ineffective if the Borrower is permitted by law to pay the whole of such tax in addition to all other payments required hereunder and if the Borrower, prior to such specified date, does pay such tax and agrees to pay any such tax when thereafter levied or assessed against the Property, and such agreement shall constitute a modification of this Mortgage.

21. Costs of Enforcement. If Lender incurs or expends any amounts, including reasonable attorney's fees, whether in connection with any action or proceeding or not, to sustain the lien of this Mortgage or its priority, or to protect or enforce any of its rights hereunder, or to recover any indebtedness hereby secured, or for any title examination or title insurance policy relating to the title to the Property, all such sums shall on notice and demand be paid by Borrower, together with interest thereon at the rate set forth in the Note and shall be a lien on the Property prior to any right or title to, interest in, or claim upon, the Property subordinate to the lien of this Mortgage, and payment of the same shall be secured by this Mortgage. In any action or proceeding to foreclose this Mortgage, or to recover or collect the debt secured hereby, the provisions of law concerning the recovery of costs, disbursements and allowances shall prevail unaffected by this paragraph.

22. Future Advances. The within Mortgage secures payment of the Note, including any advances made thereunder, any other amounts due under the within Mortgage or any other instrument securing payment of the Note, and any additional