and cumulative and none of them shall be in exclusion of the others provided herein or otherwise by law; and 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.

20. Notices: All notices required to be given to Mortgagee hereunder shall be sent by registered or certified mail to and all payments shall be made to Mortgagee at:

William C. Freeman, Trustee 2517 Lebanon Road Nashville, Tenn. 37214

or to such other address as Mortgagee may direct from time to time by written notice forwarded to Mortgagor by registered or certified mail.

All notices required to be given to Mortgagor hereunder shall be sent by registered or certified mail to Mortgagor at:

c/o Tanglewood Townhomes, a Limited Partnership P.O. Box 7160 Myrtle Beach, S.C. 29577

or to such other address as Mortgagor may direct from time to time by written notice forwarded to Mortgagee by registered or certified mail.

Upon the full payment of the debt hereby secured and the full performance of all the covenants and agreements herein contained at the time and in the manner herein specified, then this mortgage and the assignments herein contained shall be void and of no further force and effect and shall be released by the Mortgagee in the manner provided by law but at the expense of the Mortgagor; otherwise, to be and remain in full force and effect.

This mortgage shall inure to and bind the heirs, legatees, devisees, administrators, executors, successors and assigns of the parties hereto. Wherever used herein, the singular number shall include the plural, the plural the singular, and the use of any gender shall applicable to all genders.

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