

payment of any indebtedness secured hereby, and without affecting the priority or extent of the security hereof upon any premises not specifically released pursuant hereto, Mortgagee may at any time and from time to time (a) release any person liable for payment of any indebtedness secured hereby; (b) extend the time or agree to alter the terms of payment of any of the indebtedness; (c) accept additional security of any kind; (d) release any premises securing the indebtedness; or (e) consent to the creation of any easement on or over the premises or any covenants restricting the use or occupancy thereof.

15. At any time, and from time to time, upon request by Mortgagee, Mortgagor will make, execute and deliver or cause to be made, executed and delivered, to Mortgagee any and all other further instruments, certificates and other documents, including without limitation financing statements with respect to all additions and replacements of all or part of the premises, as may be necessary in order to effectuate, complete, enlarge or perfect or to continue and preserve the obligation of Mortgagor under said Note, the Loan Agreement and the priority of this Mortgage. Upon any failure by Mortgagor to execute and deliver such instruments, certificates and other documents on or before thirty (30) days after receipt of written request therefor, the Mortgagee may make, execute and record any and all such instruments, certificates and documents for and in the name of Mortgagor and Mortgagor hereby irrevocably appoints Mortgagee the agent and attorney-in-fact of Mortgagor so to do.

16. This agreement is delivered and is intended to be performed in the State of South Carolina and shall be construed in accordance with the laws of said State.

17. The rights of Mortgagee, granted and arising under the clauses and covenants contained in this Mortgage and said Note, shall be separate, distinct and cumulative of other powers and rights herein granted and all other rights which Mortgagee may have in law or equity, and none of them shall be in exclusion of the others; and all of them are cumulative to the remedies for collection of indebtedness, enforcement of rights

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