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TO A STATE OF THE PARTY.

RIDER TO MORTGAGE FROM AMP LEISURELAND CHRICERS, INC. TO LARRY J. MARCUS, AS DISTRIBUTION AGENT

- 17. The fire and extended coverage insurance to be provided in paragraphs 2 and 10 shall be written with insurance companies authorized to do business in South Carolina. Such insurance shall be in an amount of not less than eighty (80%) percent of the then full replacement cost of the buildings and improvements on the mortgaged premises. The insurance policy shall contain a provision whereby the same cannot be cancelled unless the Mortgagee is given written notice at least 10 days prior to such cancellation.
- 18. Paid up policies or certificates for such fire and extended coverage shall be delivered to the Mortgagee upon execution of this mortgage and thereafter, within thirty (30) days prior to the expiration or renewal of any such policies.
- 19. That at request of Mortgagee, Mortgagor will furnish to Mortgagee proof reasonably satisfactory to Mortgagee of the payment of premiums on all insurance which Mortgagor is obligated to maintain hereunder.
- 20. That the Mortgagor, or any subsequent owner of the premises, will maintain premises in a good state of repair to the reasonable satisfaction of the Mortgagee, and shall within thirty (30) days after written notice from the Mortgagee, make or cause to be made such repairs as the Mortgagee shall reasonably require in such notice, and in default thereof, the whole of said principal sum shall, at the option of the Mortgagee, become due and payable forthwith; the whole or said principal sum shall become due at the option of the Mortgagee upon the failure of any owner of said premises to comply with any requirement of any department of the Federal Government or of any other governmental authority or entity having jurisdiction of mortgaged premises within thirty (30) days after an order making such requirement has been issued by any such Federal, State or Municipal department, or to comply within thirty (30) days with any law relating to said premises issued, promulgated or entered by any such department, or to comply with any such law or requirement within the time required by any such law or department, or to comply with any such law or requirement within thirty (30) days after written notice by the Mortgagee to such owner demanding such compliance; that the Mortgagee and its authorized representatives shall have the right to enter and inspect said premises at all reasonable times.
  - 21. That if the note or mortgage is referred to attorneys for collection or foreclosure, the Mortgagor shall pay all sums, including reasonable attorney's fees, incurred by the Mortgagee, together with all statutory costs, disbursements and allowances, with or without the institution of an action or proceeding. All such sums with interest thereon at the rate of:121 per annum shall be deemed to be secured by the mortgage and collectible out of the mortgaged premises.
  - 22. That in the event any payment provided for herein shall be made more than fifteen (15) days after the due date thereof, a late charge of three (31) percent of the overdue

\*or shall commence to make and shall diligently pursue,