

equity, and may be exercised concurrently, independently or successively.

14. In the event that any of the covenants, agreements, terms or provisions contained in the note secured hereby or this Mortgage shall be invalid, illegal or unenforceable in any respect, the validity of the remaining covenants, agreements, terms or provisions contained therein shall in no way be affected, prejudiced or invalidated thereby and shall remain in full force and effect.

15. It is agreed that the Mortgagor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured hereby. It is the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and covenants of this mortgage, and of the note and debt secured hereby, then this mortgage shall become utterly null and void, otherwise to remain in full force and effect;

16. The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

17. Mortgagee shall subordinate its lien on the mortgaged premises to such lien or liens as Mortgagor may choose to place on it from time to time; provided, that at such time(s) Mortgagor shall provide to Mortgagee any substitute or additional collateral that may be reasonably necessary to protect Mortgagee's ability to collect the then remaining balance due under the Note secured hereby.

18. Mortgagee shall give Mortgagor written notice by certified mail, return receipt requested, of any default hereunder, and Mortgagee shall have a period of ten (10) days for a monetary default and a period of thirty (30) days for a nonmonetary default from receipt of such notice to cure such default; provided, however, that the Mortgagor shall not refuse delivery of any such notice.

WITNESS my hand and seal, this 9th day of January, 1984.

Signed, Sealed and Delivered
in the Presence of:

John G. Lewis
Bill G. Le

JHM ENTERPRISE ASSOCIATES, a
Tennessee General Partnership

By: *Hasmukh P. Rama* (SEAL)
Hasmukh P. Rama,
General Partner

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