dispute or litigation affecting said debt or lien, including reasonably estimated amounts to conclude the transaction, shall be added to and be a part of the indebtedness hereby secured. All such amounts shall be payable by Mortgagor to Mortgagee without formal demand and if not paid, shall be included as a part of the Mortgage debt and shall bear interest at the Default Rate from the dates of their respective expenditures.

- 21. Mortgagee's Right to Exercise Remedies. No remedy conferred upon or reserved to Mortgagee herein or in the Note or the Other Security Documents is intended to be exclusive of any other remedy or remedies, and each and every such remedy, and all warrants herein and in the Note contained, shall be cumulative and concurrent, and shall be in addition to every other remedy given hereunder and thereunder or now or hereafter existing at law, in equity or by statute. The said warrants shall not be exhausted by any exercise thereof but may be exercised as often as occasion therefor shall occur. The remedies may be pursued singly, successively or together against Mortgagor and/or the Mortgaged Property at the sole discretion of Mortgagee. No delay or omission of Mortgagee to exercise any right or power accruing upon any default shall impair any such right or power, or shall be construed to be a waiver of any such default or any acquiescence therein; and every power and remedy given by this Mortgage to Mortgagee may be exercised from time to time as often as may be deemed expedient, by Mortgagee. Nothing in this Mortgage or in the Note shall affect the obligation of Mortgagor to pay the principal of, and interest on, the Note in the manner and at the time and place therein respectively expressed.
- 22. Waiver by Mortgagor. Mortgagor will not at any time insist upon, or plead, or in any manner whatever claim or take any