

without the prior written consent of Mortgagee consent to any modification, change or any alteration or amendment of such prior instruments of security or the obligation secured thereby, either orally or in writing, and no release or forbearance of any of Mortgagor's obligations under any such prior instruments of security, whether pursuant to such prior instruments of security or otherwise shall release Mortgagor from any of its obligations under this mortgage.

Any default by Mortgagor or any event of default under any prior instruments of security to which this mortgage may be subject shall constitute an event of default under this mortgage and shall entitle Mortgagee to declare all sums secured by this mortgage to be immediately due and payable.

18. This mortgage shall, pursuant to the Uniform Commercial Code of the State of South Carolina, constitute a security interest in the fixtures, chattels and articles of personal property that make up part of the premises in favor of the Mortgagee. Mortgagor hereby authorizes Mortgagee to execute and file financing statements if Mortgagee shall determine that such are necessary or advisable in order to perfect its security interest in any fixtures, chattels or articles of personal property covered by this mortgage, and shall pay to Mortgagee on demand any expenses incurred by Mortgagee in connection with the preparation, execution and filing of such statements and any continuation statements that may be filed by Mortgagee.

19. No delay or failure of the Mortgagee to exercise any right, power, privilege or option herein given to or conferred upon the Mortgagee shall constitute a waiver of or estop Mortgagee from afterwards exercising the same of any other right, power, privilege or option at any time, and the payment or contracting to pay by the Mortgagee of anything the Mortgagor has herein agreed to pay shall not constitute a waiver of any default of the Mortgagor in failing to make any such payment and shall not estop the Mortgagee from foreclosing this mortgage on account of such failure of the Mortgagor. All rights, powers, privileges, options and remedies herein given to or conferred upon the Mortgagee shall be cumulative and no one or more of them shall be exclusive of the other or others, or of any right or remedy now or hereafter given or allowed by law.

20. Notwithstanding any taking of all or any part of the premises by eminent domain by any public or quasipublic authority or corporation or any other injury to or decrease in value of the premises resulting from any alteration of the grade of any highway or street or any other action by any such public or quasipublic authority or corporation, the principal sum of the Secured Indebtedness shall continue to earn interest at the rate provided until the amount of any award or payment resulting therefrom may have been actually received by the Mortgagee and any reduction in the principal sum of the Secured Indebtedness resulting from the application by the Mortgagee of any such award or payment as hereinafter set forth shall be deemed to take effect only on the date of such receipt by the

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