In case of breach by Borrower of the covenants and conditions of the Loan Agreement, Lender, at Lender's option, w without entry upon the Property, (i) may invoke any of the rights or remedies provided in the Ioan Agreement, (ii) may accelerate the sums secured by this Mortgage and invoke those remedies provided in paragraph 18 hereof, or (iii) may do both. Prior to completion of the improvements, sums disbursed by Lender to protect the security of this Mortgage up to the principal amount of the Note shall be treated as disbursements pursuant to the Loan Agreement, and such sums disbursed by Lender in excess of the principal amount of the Note shall be additional indebtedness of Borrower secured by this Mortgage. All such sums shall bear interest from the date of disbursement at the rate stated in the Note, unless collection from Borrower of interest at such rate would be contrary to applicable law in which event such amounts shall bear interest at the highest rate which may be collected from Borrower under applicable law, and shall be payable upon notice from Lender to Borrower requesting payment therefor.

If, after the commencement of amortization of the Note, the Note and this Mortgage are sold by Lender, from and after such sale the Loan Agreement shall cease to be a part of this Mortgage and Borrower shall not assert any right of set-off, counterclaim,

or other claim or defense arising out of the Loan Agreement against the obligations of the Note and this Mortgage. 25. The Construction-Permanent Loan Rider attached hereto is by this reference made a part hereof.

XXThe Construction-Permanent Adjustable Rate Loan Rider attached hereto is by this reference made a part hereof.

| IN WITNESS WHEREOF, Borrower has executed this Mortgage. | |
|--|--|
| Signed, sealed and delivered in the presence of: But Mageure | Finnell Construction Company, LTD. By: William (Seal) -Borrower (Seal) -Borrower |
| Before me personally appeared Anna M. Knox and made oath that she saw the within harned Borrower sign, seal, and as its act and deed, deliver the within written Mortgage; and that she with Bill B. Bozeman witnessed the execution thereof. Sworn before the this 10th day of May 1984. Notary Public for South Carolina (Seal) Notary Public for South Carolina (Seal) | |
| STATE OF SOUTH CAROLINA. COUNTY OF TO | Filed this A. D. 19 And Recorded in Book Fee, S. R. M. C. or Clerk of Court C. P. & G. S. County, S.C. |
| RENUNCIATION OF DOWER | |
| I, | |
| Notary Public for South Carolina | |

Torm MICPI

My commission expires: