

If the improvements on said premises be wholly or partially destroyed by fire or storm the holder of the indebtedness shall have the right to collect, receive, and receipt, in the name of Mortgagor or otherwise, for any and all moneys that may become payable and collectible upon such policies, or any of them, and apply the same, or such part thereof as is necessary, less the reasonable cost of collecting same, as a credit on said indebtedness, according to the priority of the liens securing same, notwithstanding said indebtedness may not be due according to the terms thereof. The holder at its option may use the proceeds of such insurance toward the rebuilding and restoration of the improvements damaged or destroyed.

PROVIDED, ALWAYS, and it is the true intent and meaning of the parties to these presents, that when the said Mortgagor, its successors and assigns shall pay, or cause to be paid unto the said Mortgagee, its certain attorneys, successors or assigns, the said debt, with the interest thereon, if any shall be due, and also all sums of money paid by the said Mortgagee, its successors or assigns, according to the conditions and agreements of the said Note, and of this Mortgage, and shall perform all the obligations according to the true intent and meaning of the said Note and Mortgage, and the conditions thereunder written, then this Deed of Bargain and Sale shall cease, determine and be void, otherwise it shall remain in full force and virtue.

IN WITNESS WHEREOF, CHARLESTON MEDICAL CENTER, INC.,
has caused these presents to be executed in its name by GEORGE V.