herein shall not in any way affect the validity or enforceability of the remaining provisions herein contained; and that no act of the Mortgagee shall be construed as an election to proceed under any one provision herein to the exclusion of any other provision, anything herein or otherwise to the contrary notwithstanding.

19. The terms and conditions of that certain Commitment Letter from First National Bank of South Carolina to the Mortgagor herein, dated January 28, 1983, are incorporated herein by reference. Any default under the terms and conditions of said Commitment Letter shall constitute an act of default under the within Mortgage.

74328-**RV.21**