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demand to MORTGAGOR, and MORTGAGEE may sue thereon and foreclose this Mortgage pursuant to the laws of the State of South Carolina, and in addition, MORTGAGEE may exercise any and all other remedies which it may have at law or in equity, as if all indebtedness hereby secured had matured prior to institution of such actions; and if the Promissory Note and/or this Mortgage, after default, should be placed in the hands of an attorney at law for suit or collection, or if at any time it should be determined by MORTGAGEE (or the owner and holder thereof in the event of assignment) necessary for the protection of its interest, and MORTGAGEE should employ an attorney for legal proceedings or any other purpose in connection with said Secured Indebtedness, then and in any of such events the MORTGAGOR promises to pay all costs and expenses of collection, including a reasonable attorney's fee, these to be added to the mortgage indebtedness and secured under this Mortgage as a part of said debt.

All Secured Indebtedness shall bear interest at the interest rate provided in the said Promissory Note after the same shall become due, whether in due course or under any covenant of this Mortgage, until paid.

PROVIDED, ALWAYS, nevertheless, that it is the true intent and meaning of MORTGAGOR and MORTGAGEE, that if the said MORTGAGOR does and shall well and truly perform according to the terms and provisions of the Promissory Note and this Mortgage instrument, and if the subject indebtedness shall be timely and properly paid and satisfied, the estate hereby granted shall cease, determine and be utterly null and void, otherwise to remain in full force and effect.

3. The terms, provisions and conditions of the Promissory Note and Lease are made a part hereof by reference. MORTGAGOR agrees to fully, duly and promptly discharge each and every one of its agreements and obligations contained in the said

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