

15. Non-Recourse Liability.

Lender may enforce the obligations under this Security Instrument and the Agreement solely against the Property. I shall have no personal liability for payment of the amounts due under this Security Instrument and the Agreement. This paragraph shall not impair in any way the lien of this Security Instrument or the right of Lender to collect all sums due under the Agreement and this Security Instrument or prejudice the right of Lender as to any covenants or conditions of the Agreement and this Security Instrument.

16. Obligatory Loan Advances.

Lender's responsibility to make Loan Advances under the terms of the Agreement, including loan advances of principal to me as well as loan advances for interest, servicing fees, and other charges, shall be obligatory.

17. Remedies Cumulative.

All of your remedies under this Security Instrument are cumulative to any other right or remedy under this Security Instrument or the Agreement, or which is afforded by law or equity, and may be exercised concurrently, independently or successively.

18. Request for Notices.

I request that a copy of any notice of default and a copy of any notice of sale thereunder be mailed to me at my address, which is the Property Address.

19. Loan Advances.

This Security Instrument secures future advances. All advances and indebtedness arising and accruing from time to time under the Agreement or under this Security Instrument shall be secured by this Security Instrument. Advances shall be made and indebtedness shall be incurred from time to time on and after the date of this Security Instrument under the Agreement, but each such advance or indebtedness shall be secured by this Security Instrument and have priority as if made on the date of this Security Instrument.

20. Arbitration.

Any controversy or claim arising out of or relating to this Security Instrument, the Agreement or any other document relating to the Account, the breach of any of them or the default under any of them, other than an action or proceeding to foreclose on the Property pursuant to this Security Instrument, will be settled by binding arbitration under the jurisdiction of the American Arbitration Association in accordance with its Commercial Arbitration Rules. The arbitration will be conducted in the county in which the Property is located, unless you and I agree in writing on a different location. Judgment upon any award rendered by the arbitrator may be entered in any appropriate court. Such arbitration may not, however, without your consent, delay or adversely affect your ability to exercise any of the remedies available to you under this Security Instrument or the Agreement. Your pursuit of such remedies will not constitute a waiver by you of your rights to submit any controversy or claim to arbitration. No arbitration conducted hereunder shall be consolidated or combined with any other arbitration absent Lender's express written consent.

Notwithstanding anything that may be contained in this Section to the contrary, this Section does not limit your right to foreclose against the Property (whether judicially or non-judicially by exercising your right of sale or otherwise), to exercise self-help remedies such as set-off, or to obtain injunctive relief for the appointment of a receiver from any appropriate court, whether before, during or after any arbitration.

