

INTERPRETATION

19. The captions of this Indenture are inserted for convenience only and do not constitute part of this Indenture.

GOVERNING LAW

20. This Indenture shall be construed in accordance with and governed by the laws of the State of South Carolina.

MODIFICATION

21. This Indenture cannot be waived, changed, discharged or terminated orally but only by an agreement in writing signed by the party against whom the enforcement of any waiver, change, discharge or termination is sought.

MULTIPLE ORIGINALS

22. This Indenture may be executed in any number of counterparts each of which when so executed and delivered may be considered an original; and all such counterparts shall together constitute but one and the same instrument.

IN WITNESS WHEREOF, the parties hereunto have set forth their hands as of the day and year first above written.

COMFORTABLE MORTGAGES, INC.

WITNESS

Donnell B. Bell
Lorely G. McMillon

By *Calvin G. Ridgeway*
By *Grady E. Watson*
CALVIN G. RIDGEWAY
EXECUTIVE VICE PRESIDENT
GRADY E. WATSON
SECRETARY

THE PEOPLES NATIONAL BANK

WITNESS

Samuel A. Pratt
Sarah L. Campbell

By *William J. Bridges*
By *Robert J. Cannon*
Trust Officer
Asst. Trust Officer

METROPOLITAN LIFE INSURANCE COMPANY

WITNESS

Samuel J. Lane
James J. McKillop
JAMES J. MCKILLOP

By *H. W. George*
By *R. L. McCormick*
H. W. GEORGE
R. L. MCCORMICK ASSISTANT SECRETARY