

19. Any notice or demand upon Mortgagor may be given in person or may be sent by mail, postage prepaid, addressed to Mortgagor at the premises covered hereby or at such other place as Mortgagor may hereafter specify in a written notice given to Mortgagee.

20. The provisions hereof shall be binding upon and shall inure to the benefit of Mortgagor, its successors and assigns; shall be binding upon and inure to the benefit of Mortgagee and any successor Mortgagee or Mortgagees; and shall be binding upon and inure to the benefit of the Mortgagee, its successors and assigns, and any future holder of the note hereby secured.

21. This mortgage shall be governed by the laws of the State of South Carolina.

WITNESS My hand and seal this 15th day of October, 1971.

Signed, Sealed and Delivered in the Presence of:

[Signature]
Sarah A. Barfield

BRECKINRIDGE ASSOCIATES, LIMITED, A GEORGIA LIMITED PARTNERSHIP

By [Signature] Gen. Ptn.
[Signature] Gen. Ptn.
WIPA.

All its General Partners