

ARTICLE THREE

MISCELLANEOUS PROVISIONS

3.01 Heirs, Successors, and Assigns Included in Parties. Whenever one of the parties hereto is named or referred to herein, the heirs, successors and assigns of such party shall be included and all covenants and agreements contained in this Mortgage, by or on behalf of Mortgagor or Mortgagee, shall bind and inure to the benefit of their respective heirs, successors and assigns, whether so expressed or not.

3.02 Addresses for Notices. All notices, demands, requests, consents and other instruments required or permitted to be given pursuant to the terms of this mortgage shall be in writing and shall be effective upon receipt thereof whether delivered personally or by first class registered or certified United States mail with postage prepaid and return receipt requested, addressed to each party hereto at the following addresses

Mortgagee: Provident Life and Accident Insurance Company
Fountain Square
Chattanooga, Tennessee 37402
Attention: Mortgage Loan Department

Mortgagor: Belk-Simpson Company
P. O. Box 528
Greenville, S. C. 29602
Attention: Executive Vice President

with a copy to: Belk Stores Services, Inc.
P. O. Box 31788
Charlotte, N. C. 28231
Attention: Real Estate Department

or at such other address in the United States as Mortgagor or Mortgagee may from time to time designate in writing and deliver to the other party.

3.03 Headings. The headings of the articles, sections, paragraphs and subdivision of this Mortgage are for convenience of reference only, are not to be considered a part hereof, and shall not limit or expand or otherwise affect any of the terms hereof.

3.04 Invalid Provisions to Affect No Others. In the event that any of the covenants, agreements, terms or provisions contained in the Note, this Mortgage or any other instrument securing the Note shall be invalid, illegal or unenforceable in any respect, the validity of the remaining covenants, agreements, terms or provisions contained herein and in the Note and any other instrument securing the Note shall be in no way affected, prejudiced or dis-

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