

4.05 Cross-Collateralization. This Mortgage secures not only the indebtedness evidenced by the Note but also the indebtedness now or hereafter evidenced by promissory notes made by U.S. Shelter to the order of Mortgagee pursuant to the USS Agreement.

IN WITNESS WHEREOF, the undersigned have executed this instrument the day and year above first written.

Signed, sealed and delivered in the presence of:

David P. Wallan

Kristen M. Hoffman

FIRST PIEDMONT MORTGAGE COMPANY, INC.

By: [Signature]

Attest: [Signature]  
Its: [Signature]

[CORPORATE SEAL]

Mortgagee hereby joins in the execution of this Mortgage and Security Agreement with the intention that it shall serve as a financing statement pursuant to §36-9-402 of the Code of Laws of South Carolina 1976.

Signed, sealed and delivered in the presence of:

David P. Wallan

Kristen M. Hoffman

THE FIRST NATIONAL BANK OF CHICAGO

By: [Signature]  
Its: VICE PRESIDENT

Attest: \_\_\_\_\_  
Its: \_\_\_\_\_

[BANK SEAL]

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