

(c) Whenever in this mortgage one of the parties hereto is named or referred to, the heirs, legal representatives, successors and assigns of such parties shall be included and all covenants and agreements contained in this mortgage by or on behalf of the Mortgagor or by or on behalf of the Mortgagee shall bind and inure to the benefit of their representatives, heirs, successors and assigns, whether so expressed or not.

(d) The headings of the sections, paragraphs and subdivisions of this mortgage are for the convenience of reference only, are not to be considered a part hereof and shall not limit or otherwise affect any of the terms hereof.

(e) If fulfillment of any provision hereof or any transaction related hereto or to the Note, at the time performance of such provisions shall be due, shall involve transcending the limit of validity prescribed by law, then ipso facto, the obligation to be fulfilled shall be reduced to the limit of such validity; and if such clause or provision herein contained operates or would prospectively operate to invalidate this Mortgage, in whole or in part, then such clause or provision only shall be held for naught, as though not herein contained, and the remainder of this Mortgage shall remain operative and in full force and effect.

(f) If any provision of this Mortgage shall conflict with or be inconsistent with the terms and provisions of the Agreement hereby secured, the terms and provisions of the Agreement shall control.

(g) This Mortgage shall be executed in duplicate and recorded in the public records of Greenville County and Laurens County, South Carolina, but shall constitute a single security instrument.

PROVIDED ALWAYS, nevertheless, and it is the true intent and meaning of Mortgagor and Mortgagee, that the estate hereby granted shall cease, determine and be utterly null and void upon the earlier of the payment in full of the indebtedness hereby secured; otherwise said estate shall remain in full force and effect.

IN WITNESS WHEREOF, Mortgagor has executed this Mortgage under seal the day and year first above written.

SIGNED, SEALED AND DELIVERED
IN THE PRESENCE OF:

Bailey O. Irons, Jr.
A. Mawin Pratt

A. Mawin Pratt
Bailey O. Irons

HOMEOWNER'S DISCOUNT LUMBER, INC.

By: Andy Williams
President

Bonnie F. Abercrombie
Bonnie F. Abercrombie

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