

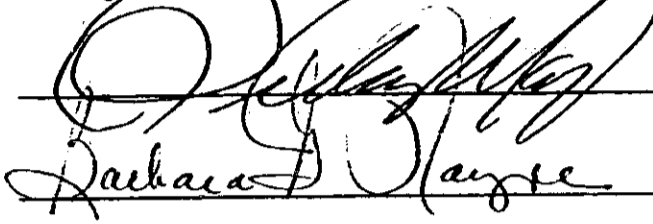
9. Saving Clause.

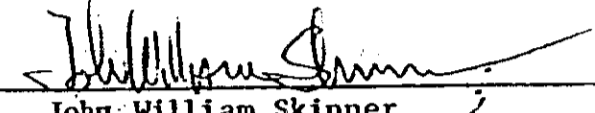
Should any term, provision, covenant or portion thereof or condition of this Mortgage be held to be void or invalid, the same shall not affect any other term, provision, covenant or condition of this Mortgage, but the remainder hereof shall be effective as though such term, provision, covenant or condition had not been contained herein.

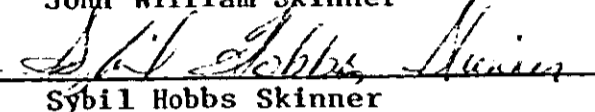
10. Notices.

Any notice or demand required to be sent or delivered to the Mortgagor shall be given by certified mail, return receipt requested, to the Mortgagor at the address listed below or at such other place as the Mortgagor or its successors in interest shall designate in writing to the Noteholder. Any notice to the Noteholder shall be given by certified mail, return receipt requested, to the Noteholder at the Noteholder's address stated herein or to such other address as Noteholder may designate in writing to the Mortgagor.

Signed, sealed and delivered in the presence of:

 _____
 Barbara G. Payne

 (SEAL)
 John William Skinner

 (SEAL)
 Sybil Hobbs Skinner

Address of the Mortgagor:

12 West Earle Street

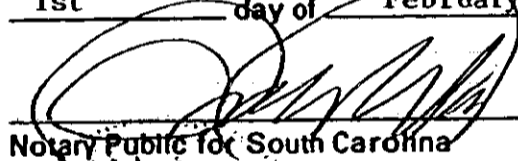
Greenville, South Carolina 29609

STATE OF SOUTH CAROLINA)
Greenville COUNTY)

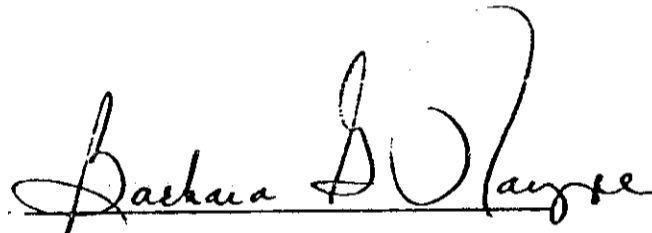
PERSONALLY APPEARED before me Barbara G. Payne and made oath that she saw the within-name mortgagors sign, seal, and as their act and deed, deliver the within-written Mortgage, and that she with Sidney L. Jay witnessed the execution thereof.

SWORN BEFORE ME THIS

1st day of February, A.D. 19 83

 (L.S.)
Notary Public for South Carolina

My Commission Expires 10/5/89



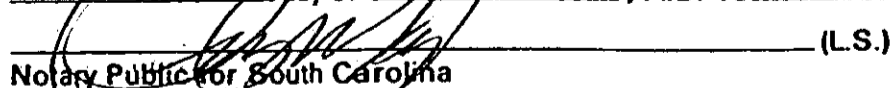
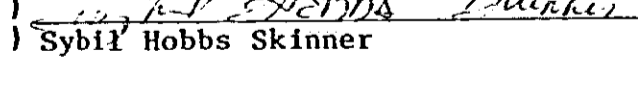
STATE OF SOUTH CAROLINA)
Greenville COUNTY)

RENUNCIATION OF DOWER

I, Sidney L. Jay, a Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs. Sybil Hobbs Skinner, wife of the within-named John William Skinner, did this day appear before me, and upon being privately and separately examined by me, did declare that she does freely, voluntarily and without compulsion, dread or fear of any person or persons whomsoever, renounce, release and forever relinquish unto the within-named United Virginia Mortgage Corporation, its successors and assigns, all her interest and estate, and also her Right and Claim of Dower of, in or to all and singular the premises within mentioned and released.

GIVEN UNDER MY HAND AND SEAL THIS

1st day of February, A.D. 19 83

 (L.S.)  Sybil Hobbs Skinner

My Commission Expires 10/5/89

(CONTINUATION FROM PAGE 1.)

The within is the identical property heretofore conveyed to the mortgagors by deed of Creative Investors, a Partnership, dated 1 February 1983, to be recorded herewith. This is a second mortgage, second in priority only to that certain mortgage to Carolina National Mortgage Investment Co., Inc., recorded 29 August 1977, RMC Office for Greenville County, S. C., in Mortgage Book 1408, at Page 256.

RECORDED FEB 1 1983

MC2 - 0038 (Rev. 8/80) St 4:50 P.M.

0630

4328-RV-21