

The unenforceability or invalidity of any provision or provisions of this Mortgage and Security Agreement shall not render any other provision or provisions herein contained unenforceable or invalid.

All communications provided for herein shall be in writing and shall be deemed given when actually received by the addressee. The respective addresses of the parties are as follows:

As to the Borrowers: 469 Ena Road
Apartment #3601
Honolulu, Hawaii 96815

As to First National: P. O. Box 2568
Greenville, SC 29602

or such other address as the parties respectively may designate by notice duly given to the other parties.

IN WITNESS WHEREOF, the Borrowers and First National have caused these presents to be duly executed and sealed, all as of the 1st day of February, 1983.

Witness:

As to the Borrowers

Carl Muller
Margie M. Murawski
Barbara J. Kunde

Robert Rokuro Taira
Robert Rokuro Taira

Tsuneko Taira
Tsuneko Taira

Witness: Margie M. Murawski

FIRST NATIONAL BANK OF
SOUTH CAROLINA

As to First National

Carl Muller
Barbara J. Kunde

By: [Signature]

