

Agreement by or on behalf of the Company or by or on behalf of First National shall bind and inure to the benefit of the respective legal representatives, successors or assigns of the other, whether so expressed or not.

The headings of the sections, paragraphs and subdivisions of this Mortgage and Security Agreement 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.

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 Company: 18655 South Western Avenue
Torrance, CA 90504

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.