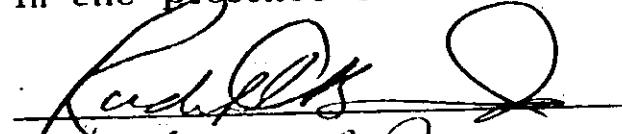
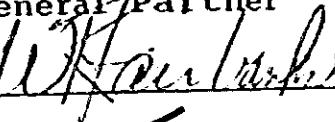


IN WITNESS WHEREOF, the undersigned have executed this instrument the day and year first above written.

Signed, sealed and delivered
in the presence of:


T. Bunny B. Johnson

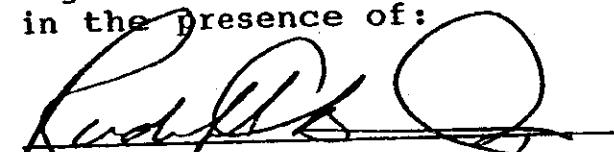
HUNTERS RIDGE, (SEAL)
a Limited Partnership
by Paris Point Development, Inc.
its General Partner

By: 
W. H. Mullins, President

And: 
Thelma, Secretary

City Federal Savings & Loan Association 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:


T. Bunny B. Johnson

CITY FEDERAL SAVINGS & LOAN
ASSOCIATION

By: 
Edward M. Barnes,
Its: Assistant Vice President

(CORPORATE SEAL)

(CONTINUED ON NEXT PAGE)