

EXHIBIT "A". ADDITIONAL TERMS AND CONDITIONS

"This mortgage given to secure the Master Real Estate Note is also given to secure notes to be negotiated in the future. Prior to the execution of any such notes, LENDER shall make a written disclosure of the terms, conditions, finance charges and all other disclosures required by Regulation "Z"."

FOR VALUE recieved, the undersigned, Judy R. Joines, hereby absolutely and unconditionally guarantees the payment of the indebtedness evidenced by the said future notes to be executed by her husband, Richard Wayne Joines, when due, whether by acceleration or otherwise, together with interest and all expenses, (including attorney's fees) incurred in the collection of any said notes of husband, and in the enforcement of rights under this security therefor, and hereby waives presentment, demand, notice of dishonor, protest and all other notices whatever and waives notice of any sale of any collateral, and consents that any and all property which is now or may be hereafter held as collateral security for said indebtedness of said husband may be exchanged or released or surrendered at any time, and from time to time, or the time of payment of said notes or any of the indebtedness evidenced thereby may be extended in whole or part and without limit as to the number of such extensions or the periods thereof and without notice to or further assent from the undersigned, or the note may be renewed in whole or in part and without limit as to the number of such renewals or the period thereof and without notice to or further assent from the undersigned, who will remain liable under the guaranty notwithstanding any such charges, releases, surrenders extensions or renewals.

This guaranty and the liability on the part of the undersigned shall be a primary and not a secondary obligation and liability, payable immediately upon demand without recourse first having been had by the bank against the said husband or any person, firm or corporation.

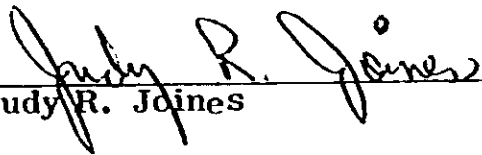
Nothing except payment to the holder of said notes of the full amount of the indebtedness evidenced thereby in cash shall release the undersigned from liability under this guaranty.

EXHIBIT "A". Description of land mortgaged.

ALL that piece, parcel and lot of land, situate, lying and being in O'Neal Township, County of Greenville, South Carolina, shown as 0.80 acres, more or less, on survey and plat entitled "Property of Richard W. and Judy R. Joines" prepared by Terry Dill, C. E., dated 4-8-66, recorded in the RMC Office for Greenville County in Plat Book GGG at page 505, reference to said plat hereby pleaded for a more complete description.

This conveyance is subject to all restrictions, easements, rights of way, roadways and zoning ordinances of record, on the recorded plats or on the premises.

This is that same property conveyed to Judy R. Joines by deed of Richard W. Joines recorded in the RMC Office for Greenville County on 2-16-78, in Deed Book 1072 at page 730.


Judy R. Joines

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