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EXHIBIT "B"  
PERMITTED ENCUMBRANCES

1. Declaration of Restrictions and Protective Covenants covering the insured property dated January 15, 1981, and recorded January 16, 1981, in the R.M.C. Office for Greenville County in Deed Book 1140 at Pages 970 through 975.
2. City of Greenville and County of Greenville real property taxes for the year 1985 and subsequent years not yet due and payable.
3. Non-exclusive aspects of the easement granted for storm drainage.
4. Ten (10') foot wide storm drainage easement shown on the plat of The Atrium at Orchard Park, across Lot Nos. 1A and 1B along the northwestern and southwestern lines.
5. General \$1.00 right-of-way from Richard Watson to Southern Public Utilities recorded in the R.M.C. Office for Greenville County in Deed Book 159 at Page 187.
6. Duke Power Company right-of-way from Alliance Haywood Associates dated August 18, 1982, recorded in the R.M.C. Office for Greenville County in Deed Book 1172 at Page 987.
7. Restrictive Covenants in Deed from Alliance Haywood Associates to Orchard Park Associates dated September 28, 1982, recorded in the R.M.C. Office for Greenville County in Deed Book 1175 at Page 42.
8. Declaration of Reciprocal Rights and Easements and Restrictive Covenants dated September 28, 1982, recorded in the R.M.C. Office for Greenville County in Deed Book 1175 at Page 50.
9. Twenty-five (25') foot wide sanitary sewer easement shown on the plat of The Atrium at Orchard Park across Lot 1A along the northwestern line and southwestern line.
10. Easements for utilities for water meter pits, transformer and C.B.S.D. as shown on As Built Survey of Shoney's Inn & Restaurant for Standard Federal Savings & Loan Association dated December 14, 1984.
11. That certain Mortgage of even date herewith from Mortgagor to Mortgagee securing a certain Promissory Note of even date herewith in the principal amount of \$3,000,000.00, said Mortgage being recorded in the land records of Greenville County, South Carolina.

RECORDED DEC 21 1984 at 9:42 A.M.

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