

If the notice is to Mortgagee, the Notice shall be

addressed to:

Robert C. Reynolds, President
Reynolds & Associates, Inc.
Post Office Box 2163
Greenville, South Carolina 29602

4. All of the terms and provisions of the Four Hundred and Three Hundred Sixty-five Thousand and No/100ths (\$365,000.00) Dollars promissory note from the Mortgagor to the Secured Party of even date are by reference incorporated into this Mortgage.
5. Notwithstanding anything to the contrary contained herein, an event of default shall not be deemed to have occurred hereunder with respect to Mortgagor's obligation to pay any sum of money hereunder or under the Note until the Mortgagee gives the Mortgagor written notice under the notice provisions of Paragraph 3 above, of such default or alleged default and the Mortgagor shall have 15 days from the receipt of the notice in which to cure any default relating to the non-payment of the installments due under the Note this Mortgage secures and 30 days from the receipt of the notice to cure any other default (non-monetary defaults); provided however, that if the default relates to a default declared by the holders of the Prior Mortgage due to Mortgagor's failure to comply with its obligations under the terms of the Prior Mortgage the notice period and cure period, if any, shall be determined by, and be in accordance with the terms of the Prior Mortgage.
6. The Mortgagor, its successors and assigns, shall have the right to contest at its sole expense, any of the taxes and assessments levied or assessed upon the Premises and without paying same and suffer no default under this Mortgage until such time as any judgment contesting same becomes final and non-appealable, provided that the Mortgagor escrows the full amount of the tax or assessment in controversy, if required by law, with the court or the Mortgagee.
7. Mortgagee agree, at any time and from time to time, upon request by the Mortgagor, its successors and assigns, to deliver to the Mortgagor, its successors and assigns, an estoppel certificate, certifying and representing:
 - (i) The Mortgage and the Note executed simultaneously herewith are in full force and effect without modification of any kind, if such be the case;
 - (ii) Mortgagee have no knowledge of any default in connection with said Note or the Mortgage, if such be the case;
 - (iii) That a sale or ground leasing of the Property by the Mortgagor, or assignment of tenant leases or placing of subordinate financing on the property described in said Mortgage, subject to the remaining indebtedness due Mortgagee shall not constitute an event of default in connection with indebtedness; and