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premises encumbered by the Mortgage, or any part thereof, whether by virtue of foreclosure, or sale or transfer in lieu of foreclosure, or pursuant to the exercise of any rights and remedies under the Mortgage, or otherwise.

IN WITNESS WHEREOF, the parties hereto have caused this instrument to be duly executed the day and year first above written.

Signed, sealed and delivered in the presence of:

Bonnie P. Conner

Mildred J. Barnes
As to Lender

HOME SECURITY LIFE INSURANCE COMPANY

By: [Signature]
Its President

Attest: [Signature]
Its Secretary

LENDER

(Corporate Seal)

WINN-DIXIE GREENVILLE, INC.

By: [Signature]
Its Vice President

Attest: [Signature]
Its Secretary

LESSEE

(Corporate Seal)

Frances H. Bayless

[Signature]
As to Lessee

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