

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

Signed, sealed and delivered in the presence of:

[Signature]  
N. Bunny B. Johnson

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

By: [Signature] President

And: [Signature] 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:

[Signature]  
N. Bunny B. Johnson

CITY FEDERAL SAVINGS & LOAN ASSOCIATION

By: [Signature]

Its: Assistant Vice President

(CORPORATE SEAL)

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