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STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE AND SECURITY AGREEMENT

TO WHOM IT MAY CONCERN:

CRESTVIEW, INC. and RIVER OAKS, a South Carolina general partnership (hereinafter referred to as Mortgagor), SENDS GREETINGS:

WHEREAS, River Oaks, a South Carolina general partnership, is well and truly indebted unto FIRST NATIONAL BANK OF SOUTH CAROLINA, Box 2568, Greenville, South Carolina, 29602 (hereinafter referred to as Mortgagee) as evidenced by a Promissory Note (the "Note") of even date herewith, the terms of which are incorporated herein by reference in the sum of ONE MILLION SEVEN HUNDRED FIFTY THOUSAND AND NO/100 (\$1,750,000.00) DOLLARS with interest thereon from date until paid, said principal and interest to be repaid as more particularly set forth in said Note.

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced or readvanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs or for any other purposes:

NOW, KNOW ALL MEN, that the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for their account by the Mortgagee, and also in consideration of the further sum of Three and No/100 (\$3.00) Dollars to the Mortgagor, in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these

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