

28. The mortgagor will submit to the mortgagee annual audit reports of the operation of F. H. Ross & Company. Each such annual audit report shall be certified by a Certified Public Accountant and prepared in accordance with standard accounting procedures and shall be rendered within 90 days after the end of the fiscal year of F. H. Ross & Company.

29. The said mortgagor does hereby bind itself and its successors and assigns to procure or execute any further necessary assurances of title to the said premises, and also to warrant and forever defend all and singular the said premises unto the said mortgagee, its successors and assigns, from and against itself and its successors and assigns, and against every person or persons whomsoever lawfully claiming or to claim the same or any part thereof.

IN WITNESS WHEREOF, this mortgage has been duly executed by the mortgagor the day and year first above written.

Signed, Sealed and Delivered in the Presence of:

Frederic E. Hill

Sam B. Hunter, Jr.

As to First Union National Bank of North Carolina.

Sam B. Hunter, Jr.

William T. Rogers

As to Frank H. Ross, Jr.

Sam B. Hunter, Jr.

William T. Rogers

As to James McCausland Ross

FIRST UNION NATIONAL BANK OF NORTH CAROLINA (LS)

By Sam B. Hunter, Jr.
Vice President and Trust Officer

And James P. Jendall
ASSISTANT CASHIER

Frank H. Ross, Jr. (LS)
Frank H. Ross, Jr.

James M. McCausland Ross (LS)
James McCausland Ross

As Trustees under the Will of Mary McCausland Ross, Deceased.