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STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)

WRAP-AROUND MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Wildwood General Partnership, a Utah general partnership, hereinafter called the Mortgagor, is well and truly indebted unto Coordinated Financial Services, a Utah corporation, hereinafter called the Mortgagee, as evidenced by the Mortgagor's Wrap Around Promissory Note of even date herewith (hereinafter called the Note), the terms of which are incorporated herein by reference, in the sum of Two Million Six Hundred Twenty-Nine 00/100 Dollars and Hundred Forty-Three Five Thousand (\$2,629,543.00) due and payable according to the terms of the Note, with final maturity on the 1st day of March, 2003;

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

NOW, KNOW ALL MEN, that 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 his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) 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 presents does grant, bargain, sell and release unto the Mortgagee, the Mortgagee's heirs, successors and assigns:

ALL those certain pieces, parcels or tracts of land, together with improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, known as Wildwood Apartments, containing a 4.4 acre tract and a 4 acre tract and being shown on a plat entitled "Property of Coordinated Financial Services" prepared by Clifford C. Jones, dated

POCUMENTARY
STAMP = 5?. E ? ?

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