

4.04 Partial Releases. In the event no default exists under the provisions of the Note, this Mortgage, or the Loan Agreement, Mortgagee shall make partial releases in accordance with the terms of the Loan Agreement.

4.05 Cross-Collateralization. This Mortgage secures not only the indebtedness evidenced by the Note but also the indebtedness now or hereafter evidenced by promissory notes made by U.S. Shelter Corporation to the order of Mortgagee pursuant to the USS Agreement.

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

Signed, sealed and delivered in the presence of:

FIRST PIEDMONT MORTGAGE COMPANY, INC.

David P. Wallan

By: William L. Holt
Its: Vice President

Kristen M. Hoffman

Attest: [Signature]
Its: Secretary

[CORPORATE SEAL]

Mortgagee 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:

THE FIRST NATIONAL BANK OF CHICAGO

David P. Wallan

By: Michael Uebel
Its: VICE PRESIDENT

Kristen M. Hoffman

Attest: [Signature]
Its: [Signature]

[BANK SEAL]

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