9. Saving Clause.

Should any term, provision, covenant or portion thereof or condition of this Mortgage be held to be void or invalid, the same shall not affect any other term, provision, covenant or condition of this Mortgage, but the remainder hereof shall be effective as though such term, provision, covenant or condition had not been contained herein.

10. Notices.

Any notice or demand required to be sent or delivered to the Mortgagor shall be given by certified mail, return receipt requested, to the Mortgagor at the address listed below or at such other place as the Mortgagor or its successors in interest shall designate in writing to the Noteholder. Any notice to the Noteholder shall be given by certified mail, return receipt requested, to the Noteholder at the Noteholder's address stated herein or to such other address as Noteholder may designate in writing to the Mortgagor.

Signed, sealed and delivered in the presence of:

Linda B. Osborne — Kenneth Ross Phillips (SEAL)

James G. Johnson — Dianna M. Phillips (SEAL)

Address of the Mortgagor:
Route 6, Box 83, Mapleton Drive
Greenville, South Carolina 29607

STATE OF SOUTH CAROLINA)
GREENVILLE COUNTY)

PERSONALLY APPEARED before me Linda B. Osborne and made oath that she saw the within-name Kenneth Ross Phillips and Dianna M. Phillips sign, seal, and as their act and deed, deliver the within-written Mortgage, and that she with James G. Johnson, III witnessed the execution thereof.

SWORN BEFORE ME THIS
5th day of November, A.D. 1982
James G. Johnson (L.S.)
Notary Public for South Carolina
My Commission Expires 7/30/90

Linda B. Osborne

STATE OF SOUTH CAROLINA)
GREENVILLE COUNTY)

RENUNCIATION OF DOWER

I, Linda B. Osborne, a Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs. Dianna M. Phillips, wife of the within-named Kenneth Ross Phillips, did this day appear before me, and upon being privately and separately examined by me, did declare that she does freely, voluntarily and without compulsion, dread or fear of any person or persons whomsoever, renounce, release and forever relinquish unto the within-named United Virginia Mortgage Corporation, its successors and assigns, all her interest and estate, and also her Right and Claim of Dower of, in or to all and singular the premises within mentioned and released.

GIVEN UNDER MY HAND AND SEAL THIS
5th day of November, A.D. 19 82
Linda B. Osborne (L.S.)
Notary Public for South Carolina
My Commission Expires 1-11-90

Dianna M. Phillips

(CONTINUED ON NEXT PAGE)

NORTON, DRAWDY, HAGINS, WARD & JOHNSON, P.A.
Attorneys, Box 10167