

If to Mortgagor:

YARBOROUGH, DE WEE & COCK
ATTORNEYS AND COUNSELLORS AT LAW
SUITE 415, BANKERS TRUST PLAZA
GREENVILLE, SOUTH CAROLINA 29601

If to Mortgagee:

Charles W. Spencer
2800 One Main Place
Dallas, Texas 75250

6.10 Integration. This instrument and the other Loan Documents of even date herewith constitute the entire agreement of the parties to the exclusion of any prior or contemporaneous agreement, oral or written.

6.11 Heirs, Successors and Assigns; Third Party Beneficiaries. This instrument shall be binding on and shall inure to the benefit of the heirs, successors and assigns of each party, but Mortgagor shall not be relieved of any duty hereunder by assignment, unless Mortgagee expressly agrees thereto in writing. Except as provided in the foregoing sentence or otherwise specifically provided herein, no person shall be a third party beneficiary of any warranty or covenant herein contained.

6.12 Principles of Construction. In this instrument the singular number shall include the plural and vice versa. All pronouns shall include masculine, feminine and neuter gender, regardless of gender used. Titles of articles and sections and paragraphs are for convenience and shall not limit the operation of any provision. All Exhibits attached hereto are incorporated herein for all purposes.

6.13 Severability. If any part of this instrument is invalid or unenforceable, all other provisions shall nevertheless remain in full force and effect. If possible, there shall be substituted for such invalid or unenforceable provision a provision as nearly like such provision as may be and yet be valid and enforceable. Specifically, without limiting the preceding sentence, any provision authorizing any action to be done without notice shall, if any notice requirement cannot be waived, be construed as an authorization to do such act with the minimum notice required by law.

9.14 Counterparts. This instrument may be executed in multiple counterparts, any one of which shall be an original, and all of which shall constitute one instrument.

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