

STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)

M O R T G A G E

TO ALL WHOM THESE PRESENTS MAY CONCERN: LARRY S. RATNER and MARY T. RATNER,
AS TRUSTEES OF THE RATNER FAMILY TRUST DATED DECEMBER 2, 1982
(hereinafter referred to as "Mortgagor"), SENDS GREETINGS:

WHEREAS, the Mortgagor is well and truly indebted unto PROVIDENT NATIONAL ASSURANCE COMPANY, a Tennessee corporation located in Chattanooga, Tennessee, (hereinafter referred to as "Mortgagee"), as evidenced by the Mortgagor's Mortgage Note of even date herewith, the terms of which are incorporated herein by reference, in the principal sum of FIVE HUNDRED THOUSAND AND NO/100ths (\$500,000.00) DOLLARS, with interest thereon at the rate of thirteen (13%) percent (13%) per annum.

The note secured by this mortgage, including both principal and interest as stated therein, shall be payable as follows:

Said principal sum and interest thereon shall be payable in monthly installments as follows:

In equal monthly installments of Five Thousand Six Hundred Forty and No/100ths (\$5,640.00) Dollars each commencing July 1, 1984, and continuing on the first day of each succeeding month thereafter until June 1, 1991, on which date the entire unpaid balance of principal and interest then owing, if not sooner paid, shall become immediately due and payable.

All payments called for hereunder shall be payable at the office of Professional Mortgage Company, Inc. in Greenville, South Carolina, or at such other place as the holder of this mortgage may from time to time designate in writing in lawful money of the United States of America, which shall be legal tender at the time of payment. Said payment shall be applied first to interest then due, and then to principal.

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

NOW, KNOW ALL MEN, that the 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 its account by the Mortgagee, and also in consideration of the further sum of Three Dollars and No/100ths (\$3.00) Dollars, 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, its successors and assigns, the following described piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon:

SEE ATTACHED EXHIBIT "A"

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