

RIDER TO MORTGAGE  
From The Trustee of Merit Profit Sharing Plan (Mortgagor)

TO

Reynolds & Associates, Inc. (Mortgagee)

1. This rider is hereby made part of the Mortgage above described to which it is attached and in each instance in which the provisions, or any part thereof, of this rider shall contradict or be inconsistent with the printed form or any part thereof, of said Mortgage as constituted without this rider, the provisions of this rider shall prevail and govern.
2. Notwithstanding anything herein to the contrary, by its acceptance hereof, Mortgagee expressly agree that in the event of the maturity of the indebtedness, or any part thereof, secured by this Mortgage, by acceleration or passage of time, or in the event of a default under this Mortgage (or any indebtedness secured thereby) or under any other documents securing or given as additional security for the indebtedness secured hereby. Mortgagee shall:
  - (a) not seek any judgment for a deficiency against Mortgagor in any action or other proceeding to foreclose this Mortgage (including, but not limited to principal, interest, attorney fees, real estate taxes) and (b) in the event any suit is brought on the Note or concerning any indebtedness evidenced by the Note or secured or evidenced by this Mortgage, any judgment obtained in such a suit will be and can be enforced only against the specific property herein described and not against any other assets of Mortgagor. Nothing contained in this section shall be deemed to constitute a release or impairment of the secured indebtedness or the lien of this Mortgage upon the Premises, or shall preclude Mortgagee from foreclosing this Mortgage in case of any default or from enforcing any of the other rights of Mortgagee against, or to protect, the Property herein described.
3. (a) All notices, demands, consents and request (herein collectively called "notices") which are required or desired to be given by either party to the other hereunder, shall be in writing and shall be sent by personal delivery, United States registered or certified mail, postage prepaid, return receipt requested, addressed to the other party at the addresses set forth below, or at such other addresses as they may designate in a written notice given pursuant hereto. Notices given in accordance with the provisions of this paragraph shall be deemed given when received.
  - (b) If the notice is to Mortgagor, the notice shall be addressed to Mortgagor at:

The Trustee of Merit Profit Sharing Plan  
c/o Slutzky, Wolfe & Bailey  
1775 The Exchange, Suite 335  
Atlanta, Georgia 30339

with copy to:

Bernard R. Wolfe  
Slutzky, Wolfe & Bailey  
1775 The Exchange, Suite 335  
Atlanta, Georgia 30339