8031163 st 415

Assignor hereby authorizes Assignee to give notice in writing of this assignment at any time to any tenant under any of said leases.

Violation of any of the covenants, representations, and provisions contained herein by Assignor shall be deemed a default under the terms of said note and deed of trust or mortgage.

Default by Assignor under any of the terms of the leases assigned herein shall be deemed a default under the terms of said note and deed of trust or mortgage. Any expenditures made by Assignee in curing such a default on the Assignor's behalf, with interest thereon at the rate provided for in said note and deed of trust or mortgage, shall become part of the debt secured by these presents.

IT IS UNDERSTOOD AND AGREED that neither the existence of this assignment nor the exercise of its privilege to collect said rents, issues, profits, revenues, royalties, rights, and benefits hereunder, shall be construed as a waiver by Assignee, or its successors and assigns, of the right to enforce payment of the debt hereinabove mentioned. In strict accordance with the terms and provisions of the note(s) and deed(s) of trust or mortgage(s) for which this assignment is given as additional security.

This assignment applies to and binds the parties hereto and their respective heirs, administrators, executors, successors, and assigns, as well as any subsequent owner of the real estate described herein and any assignee of the deed of trust or mortgage referred to herein.

IN WITNESS WHEREOF, Assignor has caused this instrument to be executed under seal the day and year first above written.

HAVERTY FURNITURE COMPANIES, INC.

(Name of Corporation)

By:

Senior Vice President & Treasurer

(Seal)

Signed, sealed and delivered in the presence of:

(Seal)

(Seal)

(CONTINUED ON NEXT PAGE)