4. BINDING EFFECT. This agreement shall inure to the benefit of and be binding upon the legal representatives, heirs, devisees, successors, and assigns of the parties.

WITNESSES:

Sandrad Windewood F. Jowers Rice

Sandra of Winderson

Jesse L. Helmy, Sr. Jesse L. Helms, Sr. Zouient Nelma

STATE OF SOUTH CAROLINA

PROBATE

COUNTY OF GREENVILLE

Personally appeared the undersigned witness and made oath that (s)he saw the within named mortgagor and mortgagee sign, seal and as its act and deed deliver the within written instrument and that (s)he, with the other witness subscribed above witnessed the execution thereof.

Sandia L. Dendewon)

SWORN to before me

this 5th day of October, 1982.

Notary Public for South Carolina

My commission expires: 12-29-87