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Section 10.3. Reconveyance to Corporation. It is the true meaning of this instrument that if the Corporation shall fully perform all the terms of this Mortgage and the Agreement and the Note secured hereby, that then this Mortgage shall be null and void; otherwise to remain in full force and effect.

Section 10.4. Rules of Interpretation. Use of the words "herein," "hereof," and other equivalent words refer to this Mortgage and not solely to the particular portion in which any such word is used.

Section 10.5. Applicable Law. This instrument is made pursuant to the laws of the State of South Carolina and it is intended that the laws of said State shall govern its construction, validity and enforcement.

Section 10.6. Notices. All notices, certificates or other communications hereunder shall be sufficiently given and shall be deemed given when delivered or mailed by registered or certified mail, postage prepaid, addressed as follows: if to the Trustee, Third National Bank in Nashville, 201 Fourth Avenue North, Nashville, Tennessee 37219. Attention: Corporate Trust Department; if to the Corporation, United HealthCare of South Carolina, Inc., 4015 Travis Drive, Nashville, Tennessee 37211, Attention: President; and if to the Issuer, Greenville County, Greenville County Courthouse, Greenville, South Carolina 29601, Attention: Chairman of County Council. A duplicate copy of each notice, certificate or other communication given hereunder by the Corporation shall also be given to the Trustee. The Issuer, the Corporation and the Trustee may, by notice given hereunder, designate any further or different addresses to which subsequent notices, certificates or other communications shall be sent.

Section 10.7. Severability. If any provision of this Mortgage shall be held or deemed to be or shall, in fact, be illegal, inoperative or unenforceable, the same shall not affect any other provision(s) herein contained or render the same invalid, inoperative, or unenforceable to any extent whatever.

Section 10.8. <u>Captions</u>. The captions or headings in this Mortgage are for convenience only and in no way define, limit or describe the scope or intent of any provisions or Sections of this Mortgage.

Section 10.9. Binding Effect. This Mortgage shall inure to the benefit of and be binding upon the Corporation and the Issuer and their respective legal successors and assigns.