

kept separate and apart.

The undersigned warrants that the proceeds of this loan will not be used for the purchase of registered equity securities within the purview of Regulation G issued by the Board of Governors of the Federal Reserve System.

In the event one or more of the provisions contained in this Mortgage or the Note secured hereby or in any other security documents given to secure the payment of the Note secured hereby shall for any reason be held to be invalid, illegal or unenforceable in any respect, such invalidity, illegality or unenforceability shall at the option of the Mortgagee, not affect any other provision of this Mortgage, that this Mortgage shall be construed as if such invalid, illegal or unenforceable provision had never been contained herein or therein. This Mortgage and the Note it secures are to be construed and governed by the laws of the State of South Carolina.

IN WITNESS WHEREOF, the Mortgagor has executed this instrument the day and year first above written.

Witness

Margaret Summers
Roger S. Rutledge

Margaret Kresovich
MARGARET KRESOVICH