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RIDER: MORTGAGE OF REAL ESTATE

31. Prior to purchase of this mortgage by First Piedmont Mortgage Company, Inc. or The Life Insurance Company of Virginia, mortgagor agrees to execute an agreement providing for cross easement for ingress and egress and parking between the premises hereinabove described (hereafter referred to as Phase I) and the adjacent remaining property of mortgagor not subject to this mortgage (hereinafter referred to as Phase II), containing 14.172 acreas, less 7.20 acres heretofore described within this mortgage, said property being more particularly shown on Plat entitled Property of Dennon O. Jones, et al dated July 22, 1975, prepared by Piedmont Engineers & Architects, and recorded in the RMC Office for Greenville County, South Carolina in Plat Book 5-R at page 93.

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Mortgagor further agrees to obtain the express written consent and approval by mortgagee of said cross easement agreement, which agreement shall provide inter alia the following:

- 1. Ingress and egress between the property composing Phase I and Phase II.
- 2. 5.5 parking spaces per 1,000 square feet of gross leaseable area within Phase II.
  - Common area maintenance provision.
- 4. Covenant by mortgagor that no barrier will be constructed between the property composing Phase I and Phase II.
- 5. Covenants by mortgagor, its successors and assigns that no lease for Phase II will violate any lease relative to Phase I.
  - 6. Acceptable party wall provision, and
- 7. Provision for the extention of utilities from the property composing Phase I to that composing Phase II.

BME