

EXHIBIT "B" TO THAT CERTAIN Mortgage FROM VALLEY
 DISTRIBUTORS, INC. IN FAVOR OF THE LAFAYETTE LIFE INSURANCE
 COMPANY DATED NOVEMBER 18, 1976.

The following are additional terms and conditions of this _____
 Mortgage _____.

For purposes herein the term Grantor shall mean Mortgagor and Grantee shall mean Mortgagee.

11) Grantee hereby acknowledges that the term Secured Indebtedness as defined herein includes, without limitation, the following indebtedness in favor of Grantee evidenced by the following Promissory Notes and Security Instruments all dated of even date herewith;

(a) Real Estate Note in the original principal amount of \$70,000.00 secured by a Deed to Secure Debt and Security Agreement on real property located in DeKalb County, Georgia together with the Assignment of Lessor's Interest in Lease and UCC Financing Statements executed in the connection therewith all to be recorded in the DeKalb County, Superior Court records.

(b) Real Estate Note in the original principal amount of \$61,000.00 secured by a Deed to Secure Debt and Security Agreement on real property located in Cartersville, Georgia together with an Assignment of Lessor's Interest in Lease and UCC Financing Statement executed in connection therewith, all to be recorded in the Bartow County, Georgia Superior Court records.

(c) Real Estate Note in the original principal amount of \$107,000.00 secured by a mortgage covering real property located in Greenville, South Carolina together with the Assignment of Lessor's Interest in Lease and UCC Financing Statements and Security Agreement executed in connection therewith all to be recorded in Greenville County, South Carolina Mesne Conveyance records.

(d) Real Estate Note in the original principal amount of \$113,000.00 secured by a Deed of Trust and Security Agreement on real property located in Asheville, North Carolina together with an Assignment of Lessor's Interest in Lease and UCC Financing Statement executed in connection therewith all to be recorded in the Buncombe County, North Carolina Real Property records.

(e) Real Estate Note in the original principal amount of \$142,000.00 secured by a Deed of Trust and Security Agreement on real property located in Graham, Alamance County, North Carolina together with Assignment of Lessor's Interest in Lease and UCC Financing Statements executed in connection therewith all to be recorded in the Alamance County, North Carolina real property records. (All of the foregoing Notes and Security Instruments being hereinafter collectively referred to as "Security Instruments")

12) Terms and conditions of the loan commitment from Grantee to Grantor dated October 21, 1976 is hereby incorporated by reference and made a part hereof.

13) In addition to the insurance required by the terms of paragraph 3, Grantor shall provide for the following additional insurance coverage in amounts, in forms and with carrier acceptable to Grantee:

(a) Comprehensive Public Liability insurance protecting Grantor and Grantee, such insurance to apply against claims arising from any accident or occurrence in or upon the Premises; and

(b) Rental or Business Interruption insurance against any abatement of rent resulting from fire or other casualty