

22. Estoppel Certificate. The Mortgagor agrees, forthwith upon request of the Mortgagee, to execute and deliver to the Mortgagee, or to any person designated by the Mortgagee, a statement certifying as to the principal amount of the Mortgage Indebtedness then outstanding and the date from which interest thereon is payable and confirming whether any offsets or defenses exist against payment of the Mortgage Indebtedness.

23. Notices. Any notice which the Mortgagee may give or is required to give under this Mortgage shall, if mailed, be effective when sent as registered mail, postage prepaid, addressed to the Mortgagor (Attention: Chief Operating Officer) at the Mortgagor's address first above set forth or at such other address as the Mortgagor shall provide to the Mortgagee in writing.

24. Governing Law; Binding Effect. This Mortgage, made in the state of South Carolina shall be construed according to the laws thereof and shall be binding upon the Mortgagor and its successors and assigns and any subsequent owners of the mortgaged premises, and all of the covenants herein contained shall run with the land, and this Mortgage and all of the covenants herein contained shall inure to the benefit of the Mortgagee, its successors and assigns.

25. Headings. The headings in this Mortgage are for convenience of reference only and shall not limit or otherwise affect the meaning hereof.

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

John Saunders
Witness
John W. Haywood
Witness

HARTNESS, INC.

BY [Signature] (SEAL)
Its Pres.

ATTEST:

BY [Signature]
Its Secy

[Prepared by Nexsen, Pruet, Jacobs & Pollard, P. O. Drawer 2426, Columbia, South Carolina 29202]

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