

48. No Representation by the Mortgagee. By accepting or approving anything required to be observed, performed or fulfilled, or to be given to the Mortgagee pursuant to this Mortgage, including (but not limited to) any officer's certificate, balance sheet, statement of profit and loss or other financial statement, survey, appraisal or insurance policy, the Mortgagee shall not be deemed to have warranted or represented the sufficiency, legality, effectiveness or legal effect of the same, or of any term, provision or condition thereof, and such acceptance or approval thereof shall not be or constitute any warranty or representation with respect thereto by the Mortgagee.

49. Additional Event of Default. This Mortgage is made simultaneously with the following two (2) deeds of trust (collectively, the "Contemporary Deeds of Trust"):

(a) that certain deed of trust made by Goshen Finishing, Inc. ("Goshen") to the Mortgagee covering all of Goshen's right, title and interest in and to certain real property in Virginia; and (b) that certain deed of trust made by Stillwater, Inc. ("Stillwater") to the Mortgagee covering all of Stillwater's right, title and interest in and to certain real property in Virginia. Any default pursuant to the provisions of either of the Contemporary Deeds of Trust shall constitute a default of the Mortgagor under this Mortgage.

50. Prepayment. The Mortgagor shall have the right at any time and from time to time to prepay the Obligations in