

on the first day of November, 2004.

2. All terms and conditions of the said mortgage note and of the said mortgage which it secures (which are incorporated herein by reference) shall continue in full force and effect except as hereinabove expressly modified by this Agreement.

3. This Agreement shall be binding upon the heirs, executors, administrators, successors, and assigns of the Mortgagee and the Mortgagor, respectively.

IN WITNESS WHEREOF, the Mortgagor has caused its Corporate Seal to be hereunto affixed and these presents to be subscribed by its duly authorized officer, and the Mortgagee has hereunto set her hand and seal on the date and year first above written.

In the presence of: NORTH CAROLINA NATIONAL BANK, Mortgagee
Mary Hawkins By: *G. J. Karl* (SEAL)
Dorothy G. MacMillan G. J. Karl, Vice President

In the presence of:
Andrew J. Newton *Paulina E. Wagner* (SEAL)
[Signature] Paulina E. Wagner, Mortgagor

STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)

PERSONALLY APPEARED before me Mary Hawkins
and made oath that she saw the within named North Carolina National Bank by
G. J. Karl its Vice President and duly authorized
officer, sign, seal and affix the Corporate Seal and as his act and deed deliver the
within written Loan Modification Agreement, and that deponent with Dorothy G.
MacMillan witnessed the execution thereof.

SWORN to before me Mary Hawkins
this 26 day of November, 1974.

Dorothy G. MacMillan (SEAL)
Notary Public for South Carolina
My Commission Expires: 4/23/82