

on the sum secured by this Mortgage shall be at such rate as Payee shall request. Payee also shall have waived such option to accelerate if prior to such grant of leasehold interest the terms of the written lease agreement are approved by Payee and simultaneously with such grant Payee is furnished the original lease containing lessee's acknowledgement that lessor's interest therein has been collaterally assigned to Payee pursuant to the terms of this Mortgage.

- (2) The quarterly principal installments due on September 1, 1981 and on December 1, 1981 are hereby waived. Interest only at the rate specified in the Note shall be due and payable on September 1, 1981 and on December 1, 1981.
- (3) Payor has the right to make prepayments of principal and interest in whole or in part at any time without penalty or fee.
- (4) The \$5,000.00 quarterly principal and interest payments shall resume effective March 1, 1982 and the balance of principal and all accrued interest shall be due and payable in full on June 1, 1982.
- (5) It is further agreed that in all other respects the said Note and Mortgage are hereby ratified and affirmed and remain unchanged and in full force and effect.

IN WITNESS WHEREOF, the parties hereunto set their Hands and Seals the day and year first above written.

IN THE PRESENCE OF:

Clarence Robinson
E. Hays

Kathy H. Rollins

Donald D. Lumber

THE SOUTH CAROLINA NATIONAL BANK

By: Bohler D. Miller

Its: Assistant Cashier

Jimmy C. Polk
 JIMMY C. POLK

Barbara J. Polk
 BARBARA J. POLK