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(c) That the Obligors, John D. Every, Martha O. Every, N. David Morton and Sharlyn W. Morton agree to be bound jointly and severally by the terms of the original note and mortgage, except as herein modified.

(2) That all of the terms of the said promissory note and mortgage not modified by this agreement shall remain unchanged.

(3) That it is understood and agreed that it shall not be necessary for the Obligors to execute a new promissory note but that the agreements made herein shall constitute a modification of the original note and mortgage dated August 14, 1973.

(4) That this agreement shall be binding upon the parties hereto and their respective successors and assigns.

WITNESS our hands and seals this the day and year first above written.

Witnesses:

Robert E. Howard

Helma C. Carroll
As to John D. Every

Helma C. Carroll

Robert E. Howard
As to Martha O. Every

Helma C. Carroll

Robert E. Howard
As to N. David Morton

Helma C. Carroll

Robert E. Howard
As to Sharlyn W. Morton

Robert E. Howard

Helma C. Carroll
As to Bankers Trust of South Carolina

John D. Every
John D. Every

Martha O. Every
Martha O. Every

N. David Morton
N. David Morton

Sharlyn W. Morton
Sharlyn W. Morton

OBLIGORS

BANKERS TRUST OF SOUTH CAROLINA, N.A.

By: [Signature]

OBLIGEE