

STATE OF SOUTH CAROLINA,)
COUNTY OF GREENVILLE.)

NOTE AND MORTGAGE MODIFICATION AGREEMENT

THIS AGREEMENT entered into this 30th day of August, 1984, between
Everette H. Newman, Trustee No. 10, a Trust duly existing under the Laws of the
State of South Carolina, hereinafter called MORTGAGOR, and Anderson Mortgage
Company, a General Partnership, with its offices in Anderson, South Carolina,
hereinafter called MORTGAGEE;

W I T N E S S E T H:

WHEREAS, Mortgagee is the owner and holder of a real estate adjustable
rate note of the Mortgagor, dated February 5, 1984, in the principal amount of
\$395,000.00, with the initial interest rate at the rate of Thirteen (13%) per
cent per annum, payable in successive monthly installments of principal and
interest in the amount of \$5,227.27, commencing on or before September 1, 1984;
and

WHEREAS, said note is secured by a real estate mortgage dated February
15, 1984, and recorded in the Office of the Register of Mesne Conveyance for
Greenville County, South Carolina, in Mortgage Book 1148, at page 186,
covering the following described real property:

All that piece, parcel or lot of land lying in the State of
South Carolina, County and City of Greenville, being shown
as Survey for Verdae Properties, prepared by Freeland & Associates,
dated December 7, 1983, containing 1.15 Acres, recorded in Plat
Book 10H, at page 61, and having such courses and distances
as will appear by reference to said plat.

WHEREAS, Mortgagor and Mortgagee both desire to change the terms and conditions
of said note and mortgage as hereinbelow set out;

NOW, THEREFORE, in consideration of the foregoing and the mutual covenants
hereinafter contained, it is hereby agreed by and among the parties as follows:

1. The Note and Mortgage are hereby modified in the following respects:

(a) The term of said Note is changed from a Ten (10) year term, to
be amortized over a Twenty (20) year term, with a balloon payment at the end of
Ten (10) years; said term to begin as of this date, August 30, 1984;

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