STATE OF SOUTH CAROLINA) STATE OF SOUTH CAROLINA STATE OF

WHEREAS, on March 28, 1980, Thurman B. McKinney and Bernice H. McKinney conveyed to Ronald J. Moede and Carole D. Moede certain property on the Eastern side of S.C. Highway No.291 in the State and County aforesaid and received as part of the sales price a Promissory Note secured by a Real Estate Mortgage of the said property, and

WHEREAS, the parties desire to modify the terms of said Promissory Note and Real Estate Mortgage.

NOW, THEREFORE, FOR VALUE RECEIVED, the undersigned parties agree as follows:

- Beginning February 1, 1982, the interest rate on said Promissory Note is increased from eleven (11%) per centum per annum to twelve (12%) per centum per annum for the remainder of the term of said Promissory Note.
- Beginning February 1, 1982, the monthly installments on said Promissory Note are changed from Six Hundred and No/100 (\$600.00) Dollars to Four Hundred and No/100 (\$400.00) Dollars for the monthly installments beginning February 1, 1982, through the monthly installment for June 1, 1984.
- Beginning July 1, 1984, and for the remainder of the term of said Promissory Note, the monthly installments shall be Six Hundred and No/100 (\$600.00) Dollars.
- All wonthly installments shall be applied first to interest and then to principal outstanding. Privilege is reserved to prepay without penalty.
- The said Keal Estate Mortgage which is in the original principal sum of Forty-Three Thousand One Hundred and No/100 (\$43,100.00) Dollars, Page 467, is hereby wodified by incorporating the changes set out in paragraphs I through 4 above.

IN WITNESS WHEREOF, the undersigned parties have hereunto set their hands and seals this 29 day of JANHARY , 1982.

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