

percent above the prime lending interest rate charged by the Payee, to be determined on the due date of each installment set forth herein to be charged for the following quarter, but in no event shall the interest rate due hereunder exceed eighteen per cent (18%) per annum.

- (8) Interest at the rate specified herein shall be payable from June 1, 1982, to be computed and paid as set forth herein.
- (9) The Payor has the right to make prepayments of principal and interest in whole or in part at any time without penalty or fee.
- (10) 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:

James A. Henderson
Henry E. Clark

Linda P. Mitchell
Frank D. Barber

THE SOUTH CAROLINA NATIONAL BANK
By: *Boyle A. Miller*
Its: *Assistant Vice President*

Jimmy C. Polk
JIMMY C. POLK
Barbara J. Polk
BARBARA J. POLK

0423

4328 RV-2