

2. That Borrower promises to pay Lender or order the balance of One Hundred Twenty Thousand and No/100 (\$120,000.00) Dollars in the following manner: Borrower shall pay Lender interest only for a period of sixty (60) days, with the first interest payment being due thirty (30) days from the date of this agreement and the second interest payment being due sixty (60) days from the date of this agreement, which interest from date shall be computed monthly and shall be at the floating rate of Bankers Trust of South Carolina Prime plus one percent (P+1%). Beginning ninety (90) days from the date of this agreement and continuing every month thereafter until paid in full, Borrower agrees to pay Lender the sum of Two Thousand and No/100 (\$2,000.00) Dollars toward principal plus interest on the indebtedness computed monthly, which interest shall be at the floating rate of Bankers Trust of South Carolina Prime plus one percent (P+1%).

3. That except as modified herein the remaining terms and conditions of the above mentioned Promissory Note and Real Estate Mortgage shall continue in full force and effect and the same is hereby ratified and republished.

IN WITNESS WHEREOF, the parties have hereunto set their hands and seals this the day and year first written above.

IN THE PRESENCE OF:

Judy Evans  
Libby G. Carrere

Lupe R. McBryde  
Barbara H. Arndt

BANKERS TRUST OF S. C.

BY: A. Wayne Powell (SEAL)

"Lender"

FOUR OAKS ASSOCIATES

BY: J. A. Bolen (SEAL)

Ned R. Arndt (SEAL)

James D. Martin, Jr. (SEAL)

Robert H. Faust (SEAL)

Robert H. Faust

"Borrower"

(CONTINUED ON NEXT PAGE)