## **ADDENDUM**

Mortgagee agrees that Mortgagor shall have the right to offset payment under the terms and conditions of the within Mortgage, and the Note secured thereby, against any and all claims against the Estate of Christine G. Balsley, to the extent of all principal and accrued interest due hereunder, until the statute of limitations for the filing of claims against the Estate of Christine G. Balsley, including claims for federal and state taxes, has expired.

It is expressly understood and agreed that the within Mortgage may be assumed by a subsequent Purchaser from the Mortgagor, upon the same terms and conditions of the within Mortgage and the Note secured thereby, without the permission of the Mortgagee.

OF SOUTH CARDINA DE CA