

NOW, THEREFORE, in consideration of the aforementioned second mortgage loan, and in order to secure the payment thereof and of any other and further sums for which the mortgageor may be indebted to the Bank of Travelers Rest at any time for advances made to or for his account by the Bank of Travelers Rest, and also in consideration of the further sum of One and No/100 (\$1.00) Dollar to the Mortgagor/Landowner and aforementioned First Mortgagee in hand well and truly paid by the Bank of Travelers Rest at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, it is expressly agreed as follows:

1. That the Mortgagor/Landowner will not request of the First Mortgagee any further advances, re-advances or credits as may be provided for under the terms of its first mortgage loan as recorded in Mortgage Book 1397, Page 261.

2. That the First Mortgagee does hereby acknowledge and agree, through the execution of this agreement, that it is hereby estopped, restricted, barred and prevented from making any further advances, re-advances or credits to the Mortgagor/Landowner, his successors, heirs or assigns other than as may be necessary for the payment of taxes, insurance premiums, public assessments, repairs or other purposes that are absolutely necessary in order to protect the First Mortgagee's existing investment in the subject property;

3. The covenants contained herein shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors and assigns of the parties hereto.

WITNESS our hands and seals this 13 day of June, 1983.

WITNESSES:

P. Joyce McCannell
Nancy M. Pulcino

Dennis A. Poole (SEAL)
Mortgagor/Landowner (SEAL)

WITNESSES:

P. Joyce McCannell
Nancy M. Pulcino

James O. Taylor (SEAL)
Bank of Travelers Rest, S.C. (SEAL)
First Mortgagee
President

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