

4. The interest rate on said \$349,650.44 is hereby increased from eight (8%) percent per annum to the prime lending rate of First National Bank of South Carolina or its successor plus one and one-half (1 1/2%) percent as it varies from day to day.

5. Said interest shall be due and payable on the first day of each calendar quarter beginning April 1, 1984.

6. The entire principal balance plus accrued unpaid interest shall be due and payable on February 28, 1987.

7. There shall be no prepayment penalty.

8. LA VISTA VILLA shall pay L.V.V. the sum of \$10,489.51 on December 31, 1983, 1984, 1985 and 1986, respectively, the same representing three (3) points on said \$349,650.44. Said points shall be in addition to the principal of \$349,650.44 and interest at the rate of said prime plus one and one-half (1 1/2%) percent.

9. LA VISTA VILLA recognizes that L.V.V. has assigned and pledged said ALL-INCLUSIVE PROMISSORY NOTE and WRAP-AROUND MORTGAGE as modified herein, said assignment and pledge being to FIRST NATIONAL BANK OF SOUTH CAROLINA, its successors and assigns as security for a loan to Tom S. Bruce, partner in L.V.V.

10. The parties represent the said WRAP-AROUND MORTGAGE as modified herein is a valid second mortgage on La Vista Villa Apartments located on Hillandale Road, Greenville County, South Carolina, subject only to the mortgages from L.V.V. to The Equitable Life Assurance Society of the United States in Mortgage