

The terms and conditions of the foregoing amendments, modifications and rescissions to said Adjustable Rate Note, Mortgage or Endorsement and Guaranty of Payment as hereinabove set forth shall control the terms, conditions and limitations of any Commitment, Loan or other Agreement between the Borrower and Lender.

VII.

The terms and conditions of the above Adjustable Rate Note and Mortgage as hereinabove specifically amended, modified or rescinded shall continue in full force and effect as binding upon the undersigned Borrower and Lender, their heirs, assigns and successors.

IN WITNESS WHEREOF, the undersigned have caused this instrument to be executed this date and year first above written.

IN THE PRESENCE OF:

Constance H. McBrat

Sumner

Constance H. McBrat

Sumner

Luis J. Halko

Sumner

MAXWELL POINTE ASSOCIATES LIMITED PARTNERSHIP (formerly MAXWELL POINTE INVESTORS) a South Carolina Limited Partnership

BY: John S. Rainey  
John S. Rainey, General Partner

BY: EASLAN CAPITAL, INC.

BY: Jamile J. Francis, Jr.  
Its President

General Partner

AMERICAN FEDERAL BANK, P.S.B.

BY: W. L. Church Jr.  
Its Vice. Pres. Lat

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