

will be made in two annual lump sum payments of \$25,000.00 each or on some other basis satisfactory to Jefferson Standard, and

WHEREAS, it is now desired by the parties hereto that the terms of the loan be amended to increase the principal amount of said mortgage to \$1,410,000.00, with monthly installments of \$11,327.50 and to provide for a prepayment of \$25,000.00 of the principal loan amount at Jefferson Standard's option and credited to the final maturing installments of the loan during each of the sixth and eighth loan years either a lump sum payment of \$25,000.00 each or on some other basis satisfactory to Jefferson Standard, which two payments are to be made on the maturing installments on the loan without any change in the curtailment schedule of the loan.

NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS that for and in consideration of the mutual promises hereinabove expressed The Citizens and Southern National Bank of South Carolina, Greenville, South Carolina, does hereby authorize the increase and modification of said mortgage by increasing the principal sum to ONE MILLION, FOUR HUNDRED TEN THOUSAND AND NO/100 (\$1,410,000.00) Dollars with monthly installments of \$11,327.50 beginning on the 1st day of July, 1972, and the said amount on the same day of each month thereafter up to and including the 1st day of June, 1993, on which date the balance of the principal and all accrued interest shall be due and payable and that said mortgagors agree to reduce the principal amount of the indebtedness to \$1,150,000.00 prior to the transfer and assignment thereof by The Citizens and Southern National Bank of South Carolina, Greenville, South Carolina, to Jefferson Standard Life Insurance Company; \$25,000.00 of the principal loan amount is to be prepaid at Jefferson Standard's option on this loan and credited to the final maturing installments of the loan during each of the sixth and eighth loan years either in lump sum payments of \$25,000.00 each or on some other basis satisfactory to Jefferson Standard; these two payments are to be made on the maturing installments of the loan without any change in the curtailment schedule of the loan and that so long as said payments are made promptly according to the terms of said note this loan shall not be considered delinquent, but should the mortgagors fail to make said payments as agreed, then, and in that event, the holder of said mortgage may institute foreclosure proceedings without further delay according to the terms as set out in said note and mortgage.