3. It is understood and agreed that all terms and conditions of the promissory note referred to hereinabove and the mortgage secured thereby, together with any and all other documents executed in connection with the original closing, including the terms and conditions of the original mortgage loan commitement, shall remain in full force and effect, except as hereinabove modified.

IN WITNESS WHEREOF, the parties hereto have set their hands and seals this 28th day of January, 1981.

In The Presence Of:

Shirley N. Bland

Wanda Stevens

Virginia B. McGuire

PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

By: _____ (SEAL)
Sam E. Miles, Jr., Vice President
LENDER

INGLES MARKETS, INC.

By: _____ (SEAL)

OBLIGOR

STATE OF TENNESSEE)
) PROBATE AS TO LENDER
COUNTY OF HAMILTON)

PERSONALLY appeared before me the undersigned witness who, on oath, states that (s)he saw the within named Provident Life and Accident Insurance Company, by its duly authorized officer(s) sign, seal and deliver the foregoing Agreement, as Lender, and that (s)he with the other subscribing witness witnessed the execution thereof.

SWORN to before me this
28th day of January, 1981.

Shirley N. Bland

_____ (L.S.)
Notary Public for Hamilton County, Tennessee
Harry L. Gross
My Commission Expires March 22, 1983

Law Offices
Horton, Drawdy,
Higgins, Ward
and Johnson, P.A.
Greenville, S.C.

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