AGREEMENT

STATE OF SOUTH CAROLINADANS S. Tankersley COUNTY OF RICHLAND

LOAN NO. XGP 288707 20 01 REM 1489-738

THIS AGREEMENT between J. Wallace Smith, individually and d/b/a Dockside True Value Hardware, and Evelyn C. Smith (Borrower) and SMALL BUSINESS ADMINISTRATION (Lender),

WITNESSETH, That

WHEREAS, Lender has heretofore made a loan to Borrower in the principal amount of One Hundred Ninety Four Thousand and 00/100 (\$194,000.00) dollars evidenced by Borrower's Note in the amount of the loan, dated August 28, 1979, (made payable to South Carolina National Bank, subsequently assigned to Small Business Administration) and

WHEREAS, Borrower has requested Lender to modify certain provisions and conditions pertaining to the aforesaid loan; and

WHEREAS, Lender's execution of this Agreement is authorized by action taken July 9, 1984, and

NOW THEREFORE, in consideration of the premises and other good and valuable consideration, Borrower agrees with Lender as follows, to wit:

Interest to remain at 11% per annum, payment to be \$2400.00 per month commencing August 1, 1984, the maturity date to be January 1, 2001, if not sooner paid.

Borrower hereby authorizes and directs Lender to take any action necessary to conform the original Note, mortgage and other collateral documents to the terms as herein modified, and by these presents accepts and confirms his liability under said Note, mortgage and other collateral documents, with the terms as herein modified.