continue in full force and effect except as expressly modified by the Modification and Assumption Agreement, which constitutes the full and complete agreement on of the parties with respect to its subject matter and supercedes any and all prior agreements and understandings, whether written or verbal, between the parties hereto.

IN WITNESS WHEREOF, the parties have executed this Agreement on the day and year first written above.

Piedmont Federal Savings and Loan Assoc.
Now:
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF SOUTH CAROLINA

IN THE PRESENCE OF:

Emily P. Bridges

Fletcher C. Barke

Doris A. Porter

TITLE: Sr. Vice Pres.
Lender

Ari Culbertson

BARRY R. BATSON

Sharon Q. Williams

E. DEAN MULLINAX

BORROWERS

STATE OF SOUTH CAROLINA)
) PROBATE
COUNTY OF GREENVILLE)

PERSONALLY appeared the undersigned witness and made oath that (s)he saw the within named Fletcher C Barke, as Officer for First Federal Savings and Loan Association of South Carolina, sign, seal and as its act and deed deliver the within written Modification and Assumption Agreement and that (s)he, with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 21st day of August, 1984.

Lilian M. Edens (SEAL)
Notary Public for South Carolina
My Commission Expires: 11-09-92

Emily P. Bridges