

4. Obligor agrees to deliver to Bank a title opinion letter from C. Vincent Brown, attorney, certifying that there have been no intervening liens since the date of our first mortgage.

5. All terms and conditions of the obligation shall continue in full force except as modified expressly by the Agreement.

6. This Agreement shall bind and inure to the benefit of the Obligor and her respective successors, successors in office, and assigns.

IN WITNESS WHEREOF, the Bank has caused these presents to be subscribed by its duly authorized officer, and the Obligor has hereunder set his hand and seal the day and year first written above.

IN THE PRESENCE OF:

Linda B. McKinney  
Ann H. Phillips

BANKERS TRUST OF SOUTH CAROLINA

By: Robert E. Howard  
Asst. Vice President

IN THE PRESENCE OF:

Stanish Anderson  
Jan N. Dinsdale

Peggy P. Hudson  
Peggy P. Hudson

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