

STATE OF SOUTH CAROLINA)
) MODIFICATION AGREEMENT
COUNTY OF GREENVILLE)

THIS AGREEMENT, made this the 1st day of July, 1975, between Bankers Trust of South Carolina, Greenville, South Carolina, a state banking institution organized under the laws of the United States of America, hereinafter called the "Bank," and R. M. Caine of Greenville, South Carolina, hereinafter called the "Obligor."

W I T N E S S E T H:

WHEREAS, the Bank is owner and holder of a Note dated December 27, 1974, executed by the Obligor, in the original amount of Sixty-Five Thousand and No/100 Dollars (\$65,000.00) and secured by a mortgage recorded in Mortgage Book 1330 at Page 383 on the premises of the Obligor known and designated as:

All that certain piece, parcel or lot of land situate, lying and being in the City of Greenville, County of Greenville, State of South Carolina, on the Eastern side of Townes Street and being described according to a plat prepared by Dalton & Neves, Engineers, dated April, 1949, and entitled "Property of Calhoun Towers, Inc., Greenville, S. C.," and having, according to said plat, the following metes and bounds, courses and distances, to wit:

BEGINNING 181.7 feet from intersection of Townes and West Elford Streets S. 69-41 E. 195.7 feet; thence N. 19-09 E. 219.5 feet to southern side of 12 foot alley; thence along southern side of said 12 foot alley N. 70-00 W. 20.7 feet; thence N. 70-00 W. 182 feet to an iron pin on the eastern side of Townes Street; thence along eastern side of Townes Street S. 17-30 W. 218.7 feet to the beginning corner.

Less 16 feet conveyed for road purposes.

NOW, THEREFORE, in consideration of the mutual agreements hereinafter expressed:

(1) The Bank agrees that the interest rate shall be changed from the present rate of 10% to a rate of prime plus 1%, to be adjusted on a quarterly basis.

RECEIVED

4328 RV-2J