

(2) The interest rate on the Note and Mortgage shall be changed from the present rate of 8% to a rate of 9%.

The Debtor does hereby ratify, affirm and acknowledge that this Debt Instrument is binding and enforceable according to its terms and tenures.

IN THE PRESENCE OF:

BANKERS TRUST OF SOUTH CAROLINA
By:

Ann H. Kelly
Barbara Mitchell

Robert R. DuRant, III
Robert R. DuRant, III
Assistant Vice President

Ann H. Kelly
Barbara Mitchell

Lorraine A. Groce
Lorraine A. Groce

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