

3. The obligors shall have the right to prepay all or any part of said principal balance at any time without penalty.

4. Except as modified by this agreement, all the terms and conditions of the aforementioned note and any instruments securing the same shall remain in full force and effect.

5. This agreement shall bind and enure to the benefit of the parties hereto and their respective heirs, executors, administrators, successors and assigns.

IN WITNESS WHEREOF, the Bank and the Obligors have caused this agreement to be executed and delivered as of the day and year above written.

IN THE PRESENCE OF:

Sheila Chiles

Janice Meredith

As to the Bank

John Smith

Mark S. Henry

As to the Obligors

BANKERS TRUST OF SOUTH CAROLINA

By: Robert E. Howard

Robert E. Howard
Vice President

T. B. Henry
T. B. Henry

Sue W. Henry
Sue W. Henry

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