

Beginning on the 15th day of February, 1980, and on the 15th day of each month thereafter the sum of Two Thousand Nine Hundred Fifty-six and 83/100 (\$2,956.83) Dollars, to be applied on the interest and principal of the note, said payments to continue up to and including the 15th day of December, 1989, and the balance of said principal and interest to be due and payable on the 15th day of January, 1990; the aforesaid monthly payments of Two Thousand Nine Hundred Fifty-six and 83/100 (\$2,956.83) Dollars each are to be applied first to interest at the rate of thirteen and one-fourth (13 1/4%) per centum per annum on the remaining principal sum of One Hundred Ninety-five Thousand Nine Hundred Forty and 17/100 (\$195,940.17) Dollars, or so much thereof as shall, from time to time, remain unpaid, and the balance of each monthly payment shall be applied on account of principal.

2. Except as herein modified, all the terms, provisions, and conditions of the aforementioned indebtedness and of the aforementioned note, mortgage (except as to the property heretofore released therefrom by the Bank), and all other instruments evidencing or securing said indebtedness shall remain in full force and effect, and no statute of limitations shall begin to run against the indebtedness until the expiration of the time for payment of the indebtedness as hereby extended and modified.

3. Cleo B. Bettis, as Guarantor of the aforementioned indebtedness, joins herein for the purpose of evidencing her consent to this Extension and Modification Agreement.

IN WITNESS WHEREOF, the Bank has caused this agreement to be executed by its duly authorized officer, and the Obligor has hereunto set his hand and seal as of the date and year above written.

IN THE PRESENCE OF:

Ann S. Waters
Karyll Waddell
 As to the Bank

BANKERS TRUST OF SOUTH CAROLINA

BY: Edward J. Sumner (LS)
VICE. PRES.

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