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sale or transfer Lender and the purchaser or transferee of the property reach an agreement in writing that the credit of such purchaser is satisfactory to Lender and that the interest payable on the sum secured by this Mortgage shall be at such rate as Lender shall request. Lender also shall have waived such option to accelerate if prior to such grant of leasehold interest the terms of the written lease agreement are approved by Lender and simultaneously with such grant Lender is furnished the original lease containing Lessee's acknowledgement that Lessor's interest therein has been collaterally assigned to Lender pursuant to the terms of this Mortgage.

- 2. Effective July 13, 1981, interest on the outstanding principal balance shall accrue and be paid at the rate of eighteen (18%) per cent per annum.
- 3. Borrower has the right to make prepayments of principal and interest in whole or in part at any time without penalty or fee.
- 4. Said Primary Note and Mortgage securing same shall be due and payable on the 20th day of November, 1981.
- 5. It is further agreed that in all other respects the said Primary Note and Mortgage are hereby ratified and affirmed and remain unchanged and in full force and effect.

IN WITNESS WHEREOF, the parties hereunto set their hands and seals the day and year first above written.

In the Presence of:

THE SOUTH CAROLINA NATIONAL BANK

BY: Herry Server

Its: Vice Present

CHARLES E. ROBINSON, III

Sirla B. Oblone

Donna O. Robinson

Donna O. Robinson