

WHEREAS, Harvey H. Pressley, Jr. maintained an account with Bank through MasterCard (Account No. 5429 0060 3320 3182) whereby he would make purchases for goods and services or borrow funds from his MasterCard;

WHEREAS, on September 20, 1982, Guarantors executed and delivered to Bank their Mortgage of Real Estate for the sum of \$14,533.41 as additional security for the Note of February 1, 1977, the Note of July 10, 1980, and the outstanding balance owed MasterCard;

WHEREAS, Debtor and Guarantors are in default under the terms and conditions of the Notes and MasterCard Agreement; and

WHEREAS, Debtor and Guarantors have requested Bank to modify the Notes, Guaranties, MasterCard Agreement, and Mortgages in order to consolidate the indebtednesses and extend the maturity date,

NOW, THEREFORE, it is agreed as follows:

1. The consideration of this Agreement is the terms and conditions provided herein, together with Bank's forbearance in enforcing the terms and conditions of the original Notes, Guaranties, MasterCard Agreement, and Mortgages.

2. Debtor and Guarantors acknowledge that they are indebted to Bank on the two Notes and the MasterCard Agreement for a total sum of \$17,837.15 as of March 21, 1983, as is set forth below:

\$ 3,874.55	From Note of February 1, 1977
9,049.87	From Note of July 10, 1980
<u>4,912.73</u>	From MasterCard
\$17,837.15	

2.