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whatever, including attorneys' fees, arising out of failure to obtain consent of any person not a party hereto.

It is further agreed that nothing herein shall mean or be construed to mean to call for a rate of interest in excess of that allowed to be charged by the laws of the State of South Carolina to any borrower; and that if the provisions hereof should be determined to call for a rate of interest in excess of the maximum rate allowed by said laws as to any person, firm or corporation, be immediately reduced to the maximum rate allowed by said laws, but such rate shall not be reduced as to any other person, firm or corporation.

This Agreement shall be binding upon the parties hereto, their respective heirs, legal representatives and assigns.

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

IN THE PRESENCE OF:

LENDER:

LATONE, INC.

By: [Signature]  
Its President

And: \_\_\_\_\_  
Its

[Signature]  
[Signature]

BORROWER:

CRUCIBLE CHEMICAL COMPANY

By: [Signature]  
Its President

And: \_\_\_\_\_  
Its

[Signature]  
[Signature]

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