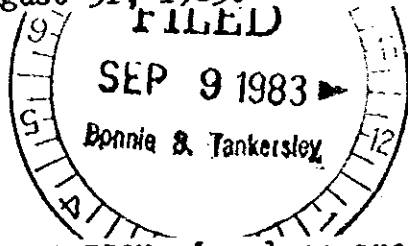


Reference mortgage to Commercial Credit Corp. recorded in Book 1623 at Page 619 August 31, 1983.



AGREEMENT

BOOK 1625 PAGE 14

IN CONSIDERATION of a loan granted to the undersigned by Commercial Credit Corporation dated August 31, 1983 the undersigned agree not to make any claim for any future advances under and pursuant to the terms of the Future Advance Clause of the first mortgage encumbering the real property owned by the undersigned and more formally described in EXHIBIT "A" attached hereto and made a part hereof, said mortgage being from First Federal Savings & Loan to Michael M. Turner & Anita S. Turner dated 7-20-77 and recorded 7-21-77 in O. R. Book 1404, Page 688 of the Public Records of Greenville County, South Carolina and we, undersigned, hereby specifically waive any right to secure funds pursuant to such future advance clause for so long a period of time and the Commercial Credit Corporation and/or assignee(s) shall retain an interest in the mortgage bearing this date executed by the undersigned to the said Commercial Credit Corp.

This Agreement also provides that the acceptance of a future advance under the first mortgage will constitute a default under the second mortgage and that the second mortgagee on such default, is entitled to all of the rights and remedies available to him in the event of a default as set forth in said mortgage.

DATED this August 31, 1983

WITNESSES

Signatures of L.W. Williams and B.J. Bolding.

Signatures of Michael M. Turner and Anita S. Turner with '(Customer's Signature)' labels.

STATE OF SOUTH CAROLINA

COUNTY OF Greenville

Personally appeared before me L.W. Williams, who being duly sworn say that he saw the above named Michael M. Turner & Anita S. Turner and his act and deed deliver the above written deed and that he with B.J. Bolding witnessed the due execution thereof.

Sworn to before me, this 31st day of August, 1983

Signature of L.W. Williams.

Notary's Signature [Signature]

Notary Public in and for South Carolina

Notary's Commission expiration date 2-5-89

RECORDED AT THE OFFICE OF THE CLERK OF COURTS

