

cent above the prime lending rate in effect at Community Bank of Greenville, South Carolina, to be adjusted annually; said monthly payments of principal and interest to continue on the 20th day of each successive month thereafter, until all principal and accrued interest has been paid in full.

2. All terms and conditions of the said promissory note and the mortgage which it secures (which are incorporated herein by reference) shall continue in full force except as expressly modified by this agreement. In this connection the Borrower agrees to pay said indebtedness in accordance with the terms of said note and mortgage, as the same are modified by this agreement.

3. This agreement shall bind the heirs, the executors, the administrators, the successors, and the assigns of the Lender and of the Borrower, respectively.

IN WITNESS WHEREOF, the Lender has caused its corporate seal to be hereunto affixed and these presents to be subscribed by its duly authorized officer, and the Borrower has hereunto set his hand and seal on the day and year first above written.

In the Presence of:

COMMUNITY BANK

Cathy W. Peole
Patricia R. Fair

BY: W.R. Dora

Its: Senior Vice Pres.

Lender

John D. Thum
Frances R. Bagwell

Claude F. Watson
CLAUDE F. WATSON

Borrower

