

WHEREAS, Ronald K. Gooding and Bank desire to affirm a modification of the terms of the remaining amounts due from Ronald K. Gooding to Bank;

NOW, THEREFORE, in consideration of Bank's dismissal without prejudice of its pending foreclosure action against Gooding, and of Bank's forbearance, and in further consideration of the mutual promises and covenants contained herein, it is understood and agreed as follows:

1. The balance remaining due on the note of June 20, 1978 from Ronald K. Gooding to Bank is Thirty-One Thousand, Two Hundred Thirty-Five and 37/100ths (\$31,235.37) Dollars as of October 11, 1983;

2. The repayment terms of the remaining balance due from Ronald K. Gooding to Bank will be as follows: The full balance of Thirty-One Thousand, Two Hundred Thirty-Five and 37/100ths (\$31,235.37) Dollars, plus interest at the rate of eleven percent (11%), will be due on October 11, 1984.

3. The other terms of the Note, Security Agreement, and other documents dated June 20, 1978 between Ronald K. Gooding and Bank remain in full force and effect.

4. The undersigned agree that the mortgage from Ronald K. Gooding and Faye K. Gooding to Bank, dated February 5, 1981, recorded in the RMC Office for Greenville County in Mortgage Book 1533, Page 511, remains in full force and effect, and that said mortgage continues as security for the full obligation of Ronald K. Gooding to Bank as hereinabove described.

5. Upon the execution of this Modification Agreement, Bank agrees to dismiss without prejudice its pending foreclosure action against Ronald K. Gooding and Faye K. Gooding and further agrees to forbear from any collection efforts on the obligations of Ronald K. Gooding to Bank until October 11, 1984.