

STATE OF SOUTH CAROLINA)
 : LOAN MODIFICATION AGREEMENT
COUNTY OF GREENVILLE)

THIS AGREEMENT made and entered into this the 25th day of November, 1974, by and between North Carolina National Bank, a Corporation organized and existing under the laws of the United States, whose address is Charlotte, North Carolina, hereinafter called the "Mortgagee", and Paulina E. Wagner of Greenville County, South Carolina, hereinafter called the "Mortgagor",

WITNESSETH:

WHEREAS, the Mortgagee is the owner and holder of a mortgage note dated October 3, 1974, executed by Paulina E. Wagner in the original amount of Nineteen Thousand Eight Hundred Fifty and No/100 (\$19,850.00) Dollars, which said note is secured by a mortgage on the premises known and designated as Lot No. 194 on plat of Section 3 of Westwood Subdivision recorded in the RMC Office for Greenville County in Plat Book "4-N" at Page 30, said mortgage being recorded in the RMC Office for Greenville County, South Carolina, in Mortgage Book 1324 at Page 221; and

WHEREAS, the Mortgagor has agreed to modify said mortgage note as hereinafter set forth,

NOW, THEREFORE, in consideration of the premises and the mutual agreements hereinafter expressed, it is understood and agreed as follows:

1. The interest rate as expressed in said note and mortgage as eight (8%) percent per annum is hereby amended and modified so that the principal indebtedness shall bear interest, effective November, 1974, at the rate of seven and one-half (7-1/2%) percent per annum, and the said principal and interest shall be payable in monthly installments of One Hundred Thirty-Eight and 95/100 (\$138.95) Dollars, commencing on the first day of December, 1974, and continuing on the first day of each month thereafter until the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due

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