

FILED  
JUN 6 1983  
Winnie S. Tankersley

THIS AGREEMENT made the 1st day of June, 1983, between Security Federal Savings and Loan Association of South Carolina, hereinafter referred to as "Party of the First Part," and Robert J. Dufala and Roseann F. Dufala, hereinafter referred to as "Party of the Second Part"; and

WHEREAS, the Party of the First Part is the owner and holder of a certain note and mortgage heretofore executed by Robert J. Dufala and Roseann F. Dufala to it dated February 2, 1981, said mortgage being recorded in the office of the Register of Mesne Conveyance for Greenville County, South Carolina, in Mortgage Book 1531 at page 392, securing the payment of a note in the amount of Forty-Seven Thousand (\$ 47,000.00) Dollars, with interest thereon at the rate of Thirteen & Seven Eighths (13.875 %) percent per annum, which note and mortgage are hereby incorporated as a part of this instrument; and

WHEREAS, the undersigned Party of the Second Part has requested a modification of the terms of said note and mortgage whereby the time for payment of said indebtedness as set out in said note shall be extended for a period of zero months; and

WHEREAS, the Party of the First Part has agreed to said <sup>Modification</sup> on the condition that the interest rate provided in said note, secured by said mortgage, shall be <sup>decreased</sup> from Thirteen & Seven Eighths (13.875 %) percent per annum to Twelve & One Half (12.50 %) percent per annum, effective as of June 1, 1983; and

WHEREAS, the Party of the Second Part has agreed to said <sup>decrease</sup> in the interest rate.

NOW, THEREFORE, in consideration of the premises and other good and valuable consideration, receipt of which is hereby acknowledged, the parties hereto and their heirs, executors, administrators, successors and assigns, mutually agree as follows:

1. That the time for payment of the indebtedness as set out in the above referred to note, and the mortgage given to secure the same, which are incorporated herein by reference thereto, shall be extended for a period of zero months.
2. That the interest rate provided for in said note shall be <sup>decreased</sup> from Thirteen & Seven Eighths (13.875 %) percent per annum to Twelve & One Half (12.50 %) percent per annum, effective as of June 1, 1983; that the time for payment of interest, as provided for in said note, shall remain the same. Monthly payments of principal and interest shall be reduced to \$503.26 beginning with the July 1, 1983 payment.
3. That except as modified and extended hereby, all other provisions of the mortgage, and the note secured thereby, shall remain in full force and effect.

IN WITNESS WHEREOF, the parties have hereunto set their hands and seals the date and year first above written.

Signed, Sealed and Delivered  
In the Presence of:

Janet E. Fleming  
Deborah R. Barton

For Carolina Fed. S & L Assn.  
SECURITY FEDERAL SAVINGS AND LOAN  
ASSOCIATION OF SOUTH CAROLINA (SEAL)

BY: David L. Garrett  
Its Vice President  
BY: Charles R. Hughes  
Its Vice President  
Party of the First Part

Roseann F. Dufala (SEAL)  
Party of the Second Part

Robert J. Dufala (SEAL)  
Party of the Second Part

STATE OF SOUTH CAROLINA )  
COUNTY OF GREENVILLE )

PERSONALLY appeared before me Janet E. Fleming who, being duly sworn, says that he saw the above named SECURITY FEDERAL SAVINGS AND LOAN ASSOCIATION OF SOUTH CAROLINA, by the hands of David L. Garrett, its Vice President, and Charles R. Hughes, its Vice President, and Robert J. Dufala, and Roseann F. Dufala, sign, seal and as their respective act and deed, deliver the foregoing instrument for the uses and purposes therein motioned, and that he, with Deborah R. Barton witnessed the execution thereof.

Janet E. Fleming

SWORN to before me this

1st day of June, 1983

Juan T. Ward (L.S.)  
Notary Public for South Carolina

My Commission Expires: 5-8-90

ML 1001 5/82

RECORDED

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at 11:00 A.M.

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