

STATE OF SOUTH CAROLINA

COUNTY OF Greenville

E. P. & Christine F. Gaines  
(Mortgagor)

TO

SOUTHERN BANK AND TRUST COMPANY OF  
GREENVILLE, SOUTH CAROLINA  
(Mortgagee)

FEB 10 1984

Greenville S. Carolina

EXTENSION AND MODIFICATION AGREEMENT

NOTE: 43458

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Dated 12/20/82

Amount \$46,000.00

Due Date 12/20/83

Secured by Mortgage of even date

Recorded (Date) 12/24/82

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WHEREAS, this agreement made and entered into this 20th day of December,  
1983, by and between Christine F. Gaines

of Greenville County, South Carolina, hereinafter referred to as Mortgagor, and  
the Southern Bank and Trust Company, hereinafter referred to as Mortgagee.

WITNESSETH:

WHEREAS, the above identified promissory note was duly executed by the  
Mortgagor on the date indicated, in the amount and rate as specified, and having the  
maturity as referred to hereinabove; and

WHEREAS, on even date, the Mortgagor made and executed a mortgage on real  
property, which mortgage is referred to hereinabove, and constitutes a valid first  
lien against said premises; and

WHEREAS, the balance now due on said note and mortgage amounts to  
\$38,000.00, and it is mutually agreeable to extend the maturity of said note  
and mortgage as set forth below;

NOW, THEREFORE, it is agreed by and between the Mortgagor and the Mortgagee  
that said note, and mortgage securing same, shall be due and payable on the 13th  
day of July, 1984; that interest thereon shall be at the rate of 15.50%  
per annum during the extension period; that the lien of the mortgage shall be con-  
tinued in full force and effect and that, except as herein modified, by mutual consent  
of the parties hereto, all of the terms and conditions of the note and mortgage shall  
be and remain in full force and effect except the interest rate which is amended above.

Amount Financed (Amount of Note) -----	\$ 38,000.00
Less: -----	\$ 14.00
S. C. Documentary Stamps -----	\$ 18.40
Credit Life Insurance -----	\$ -0-
Net Proceeds to Borrower -----	\$ 38,000.00
<b>FINANCE CHARGE</b> -----	<b>\$ 3,324.22</b>
Total of Payments -----	<b>\$ 41,324.22</b>
(Amount Financed & Finance Charge)	
<b>ANNUAL PERCENTAGE RATE</b> -----	<b>15.50 %</b>

IN WITNESS WHEREOF, the said Mortgagor has signed and sealed these presents,  
and the Mortgagee has caused these presents to be executed by its duly authorized  
officer the day and year first above written.

WITNESSES:

Pam Christopher  
Wendy Foster

As to Mortgagors

WITNESSES:

Pam Christopher  
Wendy Foster  
As to Mortgagee

MORTGAGORS:

Christine F. Gaines LS  
Christine F. Gaines LS  
LS

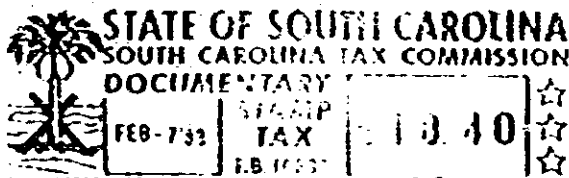
MORTGAGEE:

SOUTHERN BANK AND TRUST COMPANY (SEAL)  
OF GREENVILLE, SOUTH CAROLINA

BY: J. Skye M.  
Authorized Officer

20-056 (11-79)

GREENVILLE



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