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## FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION

GREENVILLE, SOUTH CAROLINA

MOD	IFICATION & ASSUMPTION AGREEMENTXX
O 76 STATE OF SOUTH CAROLINA	Loan Account No.
County OF GREENVILLE	
WHEREAS Fidelity Federal Sar CIATION, is the owner and holder o	rings and Loan Association of Greenville, South Carolina, hereinafter referred to as the ASSO- f a promissory note dated November 7, 1975, executed by W.C.  Reader in the original sum of \$19,000.00 bearing the and secured by a first mortgage on the premises being known as Lot No. 340,
Reader and borberry H.	in the original sum of \$19,000.00 bearing
Chasta Avenue	and secured by a first mortgage on the premises being known as, which is recorded in the RMC office for
MARKEAS the ASSUCIATION  assumption of the mortgage loan, pr	, which is recorded in the RMC office for 1352, page 196, title to which property is now being transferred to has (have) agreed to assume said mortgage loan and to pay the balance due thereon; and has agreed to said transfer of ownership of the mortgaged premises to the OBLIGOR and his ovided the interest rate on the balance due is increased from 11110 % to a present
NOW, THEREFORE, this agreed	can be escalated as hereinafter stated.  ment made and entered into this 12th day of October 1976, by and between
the ASSOCIATION, as mortgagee, a	can be escalated as hereinafter stated.  ment made and entered into this 12th day of October, 19.76, by and between not buke Power Company
Las assuming Obligor,	WITNESSETH:
hereby acknowledged, the undersigned (1) That the loan balance at the	and the further sum of \$1.00 paid by the ASSOCIATION to the OBLIGOR, receipt of which is 1 parties agree as follows:  18,818.49; that the ASSOCIATION is presently increasing time of this assumption is \$18,818.49; that the ASSOCIATION is presently increasing time.  1110 %. That the OBLIGOR agrees to repay said obligation in monthly installments
of \$ 159.45 each with pa	yments to be applied first to interest and then to remaining principal balance due from month to
month with the first monthly paymen (2) THE UNDERSIGNED agree of the ASSOCIATION be increased t	t being due <u>October 1</u> , 19—76.  (s) that the aforesaid rate of interest on this obligation may from time to time in the discretion of the maximum rate per annum permitted to be charged by the then applicable South Carolina
OBLIGOR(S) and such increase sha monthly installment payments may b in full in substantially the same time (3) Should any installment paym	ent shall the maximum rate of interest exceed nine 9)% per annum on I shall send written notice of any increase in interest rates to the last known address of the last come effective thirty (30) days after written notice is mailed. It is further agreed that the eadjusted in proportion to increments in interest rates to allow the obligation to be retired as would have occurred prior to any escalation in interest rate.  ent become due for a period in excess of (15) fifteen days, the ASSOCIATION may collect a
(4) That all terms and conditions this Agreement. (5) That this Agreement shall be held a successors and assigns	amount equal to five per centum (5%) of any such past due installment payment.  as set out in the note and mortgage shall continue in full force, except as modified expressly by  nd jointly and severally the successors and assigns of the ASSOCIATION and OBLIGOR, his  arties hereto have set their hands and seals this 12th day of October 19
In the presence of:	
Vun D. any	FIDELEX FEDERAL SAVINGS & LOAN ASSOCIATION
// Y) ^	BY: Willisalucionaldi (SEAL)
Jul 18 Lang	BY: Whilesaluctonalds (SEAL)  Allorney (SEAL)  DUKE POWER COMPANY
Jul 18 Lang	BY: Whilesaluctonseld (SEAL)  Allower (SEAL)  DUKE POWER COMPANY  BY: (SEAL)
Jul 18 Lang	BY: Whilesaluctonalds (SEAL)  Allorney (SEAL)  DUKE POWER COMPANY
Jul 18 Lang	BY: Whilesaluctonseld (SEAL)  Allorney (SEAL)  DUKE POWER COMPANY (SEAL)  BY: O Folia Cles (SEAL)
Jul 18 Lagar	BY: Whilesable break (SEAL)  Allower (SEAL)  DUKE POWER COMPANY  BY: O SEAL)  Assuming OBLIGOR(S)
Beyanna I Legger	BY: While Salutions and (SEAL)  BY: ONER COMPANY  BY: ONER COMPANY  (SEAL)  BY: ONER COMPANY  (SEAL)  Assuming OBLIGOR(S)  T AND AGREEMENT OF TRANSFERRING OBLIGOR(S)
CONSEN  In consideration of Fidelity Feder consideration of One dollar (\$1.00), to GOR(S) do hereby consent to the term In the presence of:	BY: WILLIAM (SEAL)  DUKE POWER COMPANY  BY: DUKE POWER COMPANY  (SEAL)  BY: DUKE POWER COMPANY  (SEAL)  Assuming OBLIGOR(S)  T AND AGREEMENT OF TRANSFERRING OBLIGOR(S)  al Savings and Loan Association's consent to the assumption outlined above, and in further the receipt of which is hereby acknowledged, I (we), the undersigned(s) as transferring OBLIsts of this Modification and Assumption Agreement and agree to be bound thereby.
CONSEN  In consideration of Fidelity Feder consideration of One dollar (\$1.00), to GOR(S) do hereby consent to the term In the presence of:  Markin D. Quinter  Consideration of Fidelity Feder consideration of One dollar (\$1.00), to GOR(S) do hereby consent to the term In the presence of:  Markin D. Quinter  Consense of the presence	BY: William (SEAL)  DUKE POWER COMPANY  (SEAL)  BY: Office of the Assuming OBLIGOR(S)  T AND AGREEMENT OF TRANSFERRING OBLIGOR(S)  al Savings and Loan Association's consent to the assumption outlined above, and in further the receipt of which is hereby acknowledged, I (we), the undersigned(s) as transferring OBLIcs of this Modification and Assumption Agreement and agree to be bound thereby.  W. C. Redder (SEAL)
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CONSEN  CONSEN  In consideration of Fidelity Feder consideration of One dollar (\$1.00), to GOR(S) do hereby consent to the term In the presence of:  Benjamin J. May	BY: MUNICIPALITY  (SEAL)  DUKE POWER COMPANY  (SEAL)  BY: SCAL COMPANY  (SEAL)  Assuming OBLIGOR(S)  T AND AGREEMENT OF TRANSFERRING OBLIGOR(S)  at Savings and Loan Association's consent to the assumption outlined above, and in further the receipt of which is hereby acknowledged, I (we), the undersigned(s) as transferring OBLI- as of this Modification and Assumption Agreement and agree to be bound thereby.  W.C. Redder (SEAL)
CONSEN  CONSEN  In consideration of Fidelity Feder consideration of One dollar (\$1.00), to GOR(S) do hereby consent to the term In the presence of:  Beny Annie J. Lag  STATE OF SOURTH CAROLINA)	BY: Willowing (SEAL)  DUKE POWER COMPANY  BY: Dice Classification (SEAL)  Assuming OBLIGOR(S)  T AND AGREEMENT OF TRANSFERRING OBLIGOR(S)  at Savings and Loan Association's consent to the assumption outlined above, and in further the receipt of which is hereby acknowledged, I (we), the undersigned(s) as transferring OBLI- as of this Modification and Assumption Agreement and agree to be bound thereby.  W.C. Redder (SEAL)  DOTOTRY A. RESIGER (SEAL)
CONSEN  CONSEN  CONSEN  In consideration of Fidelity Feder consideration of One dollar (\$1.00), to GOR(S) do hereby consent to the term In the presence of:  Benjamin J. May  STATE OF SONTH CAROLINA)  COUNTY OF STATE CAROLINA)  COUNTY OF STATE CAROLINA  Personally appeared before me the	BY: Whomey (SEAL)  DUKE POWER COMPANY  BY: Dice Cled (SEAL)  BY: Dice Cled (SEAL)  Assuming OBLIGOR(S)  T AND AGREEMENT OF TRANSFERRING OBLIGOR(S)  al Savings and Loan Association's consent to the assumption outlined above, and in further he receipt of which is hereby acknowledged, I (we), the undersigned(s) as transferring OBLIcation and Assumption Agreement any agree to be bound thereby.  W.C. Redder (SEAL)  DOYOTTY A. RESIGEY (SEAL)  Transferring OBLIGOR(S)  PROBATE  The undersigned who made oath that (s) he saw. Duke Power Company, BY: C. J.
CONSEN  CONSEN  In consideration of Fidelity Feder consideration of One dollar (\$1.00), to GOR(S) do hereby consent to the term In the presence of:  Benjamin J. Ling  STATE OF SOURCE J. Ling  NORTH  STATE OF SOURCE J. Ling  Personally eppeared before me the Blades, and W. C. Reader &	BY: Morney (SEAL)  DUKE POWER COMPANY  BY: DUKE POWER COMPANY  BY: DUKE POWER COMPANY  (SEAL)  BY: DUKE POWER COMPANY  (SEAL)  BY: DUKE POWER COMPANY  (SEAL)  Assuming OBLIGOR(S)  TAND AGREEMENT OF TRANSFERRING OBLIGOR(S)  al Savings and Loan Association's consent to the assumption outlined above, and in further he receipt of which is hereby acknowledged, I (we), the undersigned(s) as transferring OBLIGOR (SEAL)  W. C. Redder (SEAL)  Transferring OBLIGOR(S)  PROBATE  Transferring OBLIGOR(S)  PROBATE  The undersigned who made oath that (s)he saw Duke Power Company, BY: C. J.  DOTOTHY M. Reader
CONSEN  CONSEN  In consideration of Fidelity Feder consideration of One dollar (\$1.00), to GOR(S) do hereby consent to the term In the presence of:  Benyamin (Market Carolina)  COUNTY OF SANKAL CAROLINA)  COUNTY OF SANKAL CAROLINA)  Personally appeared before me the Blades, and W. C. Reader & sign, seal and deliver the foregoing Ag SWORN to before me this	BY: Whomey (SEAL)  DUKE POWER COMPANY  BY: Dice Cled (SEAL)  BY: Dice Cled (SEAL)  Assuming OBLIGOR(S)  T AND AGREEMENT OF TRANSFERRING OBLIGOR(S)  al Savings and Loan Association's consent to the assumption outlined above, and in further he receipt of which is hereby acknowledged, I (we), the undersigned(s) as transferring OBLIcation and Assumption Agreement any agree to be bound thereby.  W.C. Redder (SEAL)  DOYOTTY A. RESIGEY (SEAL)  Transferring OBLIGOR(S)  PROBATE  The undersigned who made oath that (s) he saw. Duke Power Company, BY: C. J.
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CONSEN  CONSEN  In consideration of Fidelity Feder consideration of One dollar (\$1.00), to GOR(S) do hereby consent to the term In the presence of:  COUNTY OF STATE CAROLINA)  COUNTY OF STATE DE MECKIENBURG  Personally appeared before me the Blades, and W. C. Reader & sign, seal and deliver the foregoing Ag SWORN to her ore me this  12th day of October (1)	BY: Whothey (SEAL)  DUKE POWER COMPANY (SEAL)  BY: Seal Duke Power Company (SEAL)  T AND ACREEMENT OF TRANSFERRING OBLIGOR(S)  al Savings and Loan Association's consent to the assumption outlined above, and in further he receipt of which is hereby acknowledged, I (we), the undersigned(s) as transferring OBLIs of this Modification and Assumption Agreement surplagree to be bound thereby.  W.C. Redder (SEAL)  DOTOLIN REGDER (SEAL)  Transferring OBLIGOR(S)  PROBATE  The undersigned who made oath that (s)he saw Duke Power Company, BY: C. J.  Dorothy M. Reader recement(s) and that (s)he with the other subscribing witness witnessed the execution thereof.
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