

STATE OF SOUTH CAROLINA

EXTENSION AND MODIFICATION AGREEMENT

COUNTY OF Greenville S.C.  
Robert D. Garrett  
JoAnn W. Garrett  
(mortgagor)

NOTE: 01-053333- VOL 1685 PAGE 466  
Dated 3-1-83 Amount \$ 21,454.83

To

AMERICAN FEDERAL  
GREENVILLE, SOUTH CAROLINA  
(Mortgagee)

Due Date 8-29-83  
Secured by Mortgage of even date  
Recorded (Date) 4-12-83  
Book 1601 Page 714

WHEREAS, this agreement made and entered into this 1 day of October, 1984, by and between Robert D. Garrett & JoAnn N. Garrett of Greenville County, South Carolina, hereinafter referred to as Mortgagor, and American Federal Savings and Loan Association 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 \$ 21,454.83, and it is mutually agreeable to extend the maturity of said note and mortgage as set forth below;

NOW, THEREFORE, is agreed by and between the Mortgagor and the Mortgagee that said note, and mortgage securing same, shall be due and payable on the 1 day of April, 1985; that interest thereon shall be at the rate of 14.96 % per annum during the extension period; that the lien of the mortgage shall be continued 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.

Net Proceeds .....	\$ <u>7,000.00</u>
Plus: <u>Recording</u> .....	\$ <u>4.00</u>
S.C. Documentary Stamps .....	\$ <u>2.13</u>
Credit Life Insurance .....	\$ <u>0</u>
Amount Financed .....	\$ <u>7,006.13</u>
FINANCE CHARGE .....	\$ <u>524.01</u>
Total of Payments .....	\$ <u>7,530.14</u>
(Amount Financed & Finance Charge)	
ANNUAL PERCENTAGE RATE .....	<u>14.96</u> %

GCTA -- 3 OCT 12 1984

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:

C. Blake Curry  
Linda Baltz

As to Mortgagors

MORTGAGORS:

[Signature] LS  
JoAnn Garrett LS  
LS

WITNESSES:

C. Blake Curry  
Linda Baltz  
As to Mortgagee

MORTGAGEE:

AMERICAN FEDERAL SAVINGS & LOAN ASSOCIATION  
OF GREENVILLE, SOUTH CAROLINA  
BY William V. Minter  
Authorized Officer

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