

of each monthly payment shall be applied on account of principal.

The following prepayment privileges are reserved:

- (a) During the first ten years from date of the note:
 - (1). On any interest payment date to make additional principal payments; provided, however, that the total of such payments made during any twelve month period calculated from the date of the note or any anniversary thereof shall not exceed \$900.00;
 - (2). on any interest payment date to make additional principal payments in excess of the amount provided under (1) above up to, and including, the entire balance due on the loan with a charge of 2% of such excess as consideration.

(b) On any interest payment date after the end of ten years from date of note to pay the total principal balance, or any part thereof without penalty.

IT IS FURTHER UNDERSTOOD that all other terms, stipulations and conditions contained in the said note and mortgage shall remain as written except as herein modified.

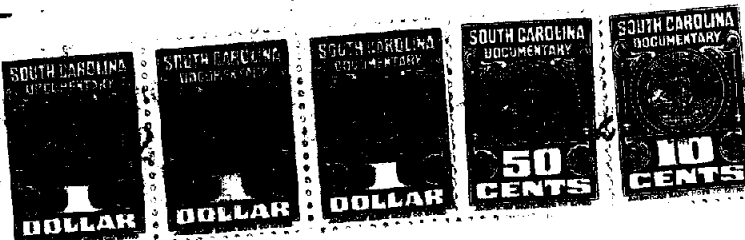
IN WITNESS WHEREOF, Margaret C. Hammond, has hereunto set her hand and seal this 15th day of December, 1959.

In the Presence of:

Mary L. Shaw
Jeanette C. Cannada

Margaret C. Hammond (LS)
Margaret C. Hammond

STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)



PERSONALLY appeared before me Jeanette C. Cannada and made oath that she saw Margaret C. Hammond, sign, seal and as her act and deed deliver the within written instrument and that she with Mary L. Shaw witnessed the execution thereof.

SWORN to before me this 18)
day of January, 1960)
~~December, 1959.~~)

Mary L. Shaw (LS)
Notary Public for South Carolina

Jeanette C. Cannada