

FILED  
GREENVILLE CO. S. C.

MAR 6 10 35 AM 1968

STATE OF SOUTH CAROLINA )  
COUNTY OF GREENVILLE ) MODIFICATION AGREEMENT

WHEREAS, on the 14th day of November, 1967, First Federal Savings and Loan Association of Greenville, S. C. made a mortgage loan to James Nelms and Paul Nelms covering Lot 15 located on Thelma Road, in a subdivision known as Cedar Terrace, in the sum of \$ 16,700.00 on a basis of approximately 25 years with payments thereon at the rate of \$ 112.76 per month, with interest at the rate of 6-1/2% per annum; and

WHEREAS, the principal balance due on said mortgage loan has now been reduced to the sum of \$ 12,000.00; and

WHEREAS, it is now desired by the parties hereto that the terms of the loan be amended so as to cover a payment period of approximately 20 years with payments thereon at the rate of \$ 89.47 per month, with interest at the rate of 6 1/2 % per annum, to be computed and paid monthly. NOW THEREFORE,

KNOW ALL MEN BY THESE PRESENTS that in and for the mutual consideration and premises hereinabove expressed, the First Federal Savings & Loan Association of Greenville does hereby authorize the mortgagor James Nelms and Paul Nelms to make payments on the aforesaid mortgage being recorded in the R. M. C. office for Greenville County in Mortgage Book 1076, at page 584 at the rate of \$ 89.47 per month, bearing interest at the rate of 6 1/2 % per annum, payable monthly, and that so long as said payments are made promptly on the first day of each and every calendar month this loan shall not be considered delinquent, but should the mortgagor fail to make said payments as agreed, then, in that event, the holder of this mortgage may institute foreclosure proceedings without further delay according to the terms as set out in said note and mortgage.

IT IS EXPRESSLY UNDERSTOOD AND AGREED that no other terms of the aforesaid note and mortgage are in any way changed, altered, or amended by this agreement.

WITNESS our hands and seals this 16th day of February, 19 68.

In the presence of  
M. H. Hughey, Jr.  
Peggy W. Poag

First Federal Savings and Loan Association of Greenville (SEAL)

By: Luther C. Boliek  
Mortgagee  
James Nelms  
Mortgagor

STATE OF SOUTH CAROLINA )  
COUNTY OF GREENVILLE ) PROBATE

Personally appeared before me Peggy W. Poag, Jr. and made oath that she saw the within named First Federal Savings & Loan Association of Greenville, by its duly authorized officer Luther C. Boliek as Vice President and James & Paul Nelms sign, seal and as their act and deed deliver the within written Modification Agreement, and that she with M. H. Hughey, Jr. witnessed the execution thereof.

SWORN to before me this the 16th day of February, 19 68.  
M. H. Hughey, Jr. (L.S.)  
Notary Public for South Carolina

Peggy W. Poag

My Commission expires: Nov. 15, 1977

Agree. Recorded March 6, 1968 at 10:33 A. M., #23280.