

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

OLIE FARNSWORTH  
R.M.C.

MODIFICATION AGREEMENT  
INCREASING INTEREST RATE

This Agreement entered into this the 26th day of July, 1969, by and between Travelers Rest Federal Savings and Loan Association of Travelers Rest, hereinafter referred to as the "Association", and Robert Edward Harbert, hereinafter referred to as the "Obligor", Original Mtg. in name of W. C. & Beatrice Henson selling under Bond for Title to Robert Edward Harbert)

WITNESSETH:

WHEREAS, the Association is the owner and holder of a promissory note dated Sept. 12, 1964, executed by the obligor to it in the original sum of \$ 6,500.00, bearing interest at the rate of Six and One-half (6 1/2) per centum per annum, and secured by a first mortgage over property in Marietta, South Carolina, County of Greenville, Bates Township containing 29 acres, more or less, being a portion of Tract 1 of the John Guest Est. & being also designated as and a portion of O. J. Reese mortgage

WHEREAS, the Obligor is delinquent in making his mortgage payments in accordance with the terms and conditions of said note and mortgage, which delinquency through the month of July, 1969 amounts to the sum of \$ 141.34, plus \$          attorney fees, making a total of \$ 141.34, and

WHEREAS, the Association has heretofore elected to declare the entire balance due and payable and foreclose its mortgage, but the obligor has agreed that if the Association would allow the obligor to place the delinquent mortgage account on a current basis through the month of July, 1969, that the Association, in consideration therefore, could increase the interest rate on said loan to the rate of Eight ( 8) per centum per annum which the Association has agreed to do.

NOW, THEREFORE, after payment by the Obligor totaling \$ 141.34 as referred to above, the current mortgage balance amounts to \$ 5,218.16, together with interest on said amount as of 7-26, 1969, at the rate of Seven ( 7) per centum per annum; and it is hereby agreed by the undersigned parties that the interest rate on said balance is hereby changed to Eight ( 8) per centum per annum from August 3, 1969 forward.

IT IS FURTHER AGREED that said mortgage balance shall be paid at the rate of \$ 63.10 per month, beginning August 3, 1969, with payments applied first to interest at the rate of Eight ( 8) per centum per annum and then to the remaining principal balance due from month to month. It is agreed that with the exception of the change in interest rate and monthly payments, that all other terms and conditions of the note and mortgage shall remain unaffected.

This Agreement shall bind jointly and severally the heirs, executors, administrators, successors, and assigns of the Association and the Obligor, respectively.

In Witness Whereof, the Association has caused this Agreement to be executed by its duly authorized officer and corporate seal affixed, and the Obligor by his hands and seals, on the date and year first written above.

TRAVELERS REST FEDERAL SAVINGS AND LOAN  
ASSOCIATION OF TRAVELERS REST (SEAL)

In the presence of:

Melitta Duncan  
Patricia A. Owens

By Marguerita P. Whitted  
Robert Edward Harbert  
TITLE Assistant Secretary

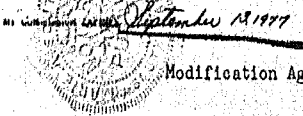
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PROBATE

Personally appeared the undersigned witness and made oath that (s)he saw the within named Travelers Rest Federal Savings and Loan Association by its duly authorized officer Marguerita P. Whitted, and Robert Edward Harbert, sign, seal and as their act and deed deliver the within Modification Agreement increasing interest rate and that (s)he, with the witness subscribed above witnessed the execution thereof.

SWORN to before me this 26th day of July, 1969  
Oliver A. Stauden (Seal)  
Notary Public for South Carolina

Melitta Duncan



Modification Agreement Recorded July 28, 1969, at  
2:12 P.M., #2127.