COUNTY OF GREENVILLE

MODIFICATION AGREEMENT

November , 19 77 by and between John E. Nettles and Mary H.
Nettles party of the first part, hereinafter referred to as "mortgagor," and George P. Apperson, Jr. party of the second part, hereinafter referred to as "successor mortgagor," and Berkeley Federal Savings and Loan Association party of the third part, hereinafter referred to as "mortgagee" (which designation shall include the respective successors and assigns and the successors in interest of the several parties).

WITHESSETH:

MHEREAS, the mortgagor has made and issued its one certain Mortgage Note dated the 23 day of February, 1973, evidencing an original indebtedness of \$29,700.00 and to secure the same the mortgagor has executed a Mortgage of even date conveying certain real estate therein described, which Mortgage is recorded in Book 1268 page 97, Greenville County Registry, South Carolina, reference to which is hereby made for a more complete description of the property therein described and for details of its terms and provisions.

AND, WHEREAS, the said Mortgage Note and Mortgage provide for the payment of the principal sum of \$29,700.00 together with interest thereon from date at the rate of 7.75% per annum on the unpaid principal balance as follows:

In consecutive monthly installments of Two Hundred Twelve and 95/100 Dollars (US\$212.95), on the first day of each month beginning April, 1973, until the entire indebtedness evidenced hereby is fully paid, except that any remaining indebtedness, if not sooner paid shall be due and payable on the 1st day of March, 2003.

AND, MHEREAS, the successor mortgagor is desireous of assuming the obligation as evidenced by the aforementioned Mortgage Note and Mortgage.

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