been executed solely for the purpose of fixing the payments for the remaining life of the loan and that these changes have been made solely for the benefit of and at the request of Franklin.

IN WITNESS WHEREOF, the undersigned have hereunto set

their hands and seals this 3 day of 198

IN THE PRESENCE OF:

Urma A Marningstan

As to Franklin

Derna A. Marningstan

As to Franklin

Derna A. Marningstan

As to American Federal

Savings and Loan Association

State Of South CAROLINA

COUNTY OF GREENVILLE

Adapting 198

John J. J. P.

Seal

John J. J. P.

Seal

John J. J. P.

John J. J. P.

PROBATE

PERSONALLY appeared the undersigned witness and made oath that he saw the within named Donald E. Franklin, Susan R. Franklin and Richard M. Duncan, Assistant Vice President of American Federal sign, seal and as their act and deed deliver the within instrument and that he, with the other witness subscribed above, witnessed the execution thereof.

SWORN TO before me, this 3rd day of sept: , 1981.

Verna A. Morning (Seal)

Notary Public for South Carolina

Sparon S. Burger

My commission expires: 4-2-9/

THE PERSON NAMED IN