

STATE OF SOUTH CAROLINA)
)
 COUNTY OF GREENVILLE) MODIFICATION AGREEMENT

WHEREAS, Legal Services Agency of Western Carolina, Inc., hereinafter referred to as "Borrower" obtained a loan from The South Carolina National Bank, hereinafter referred to as "Lender", in the original amount of One Hundred Nineteen Thousand Three Hundred and Sixty-Three (\$119,363.00) Dollars as evidenced by Mortgage Note and Real Estate Mortgage dated April 27, 1981, said mortgage being recorded in the R. M. C. Office of Greenville County, South Carolina in Mortgage Book 1539 at Page 904, providing for the repayment of said loan in monthly installments of principal of Two Thousand (\$2,000.00) Dollars plus interest beginning February 1, 1982; and

WHEREAS, the Borrower is desirous of reducing the principal amount and monthly payments of said Mortgage Note and Mortgage.

NOW, THEREFORE, In consideration of the mutual covenants and agreements herein contained, the parties hereto agree as follows:

1. The Lender and Borrower agree to reduce the principal amount of said loan from sum of One Hundred Nineteen Thousand Three Hundred and Sixty-Three (\$119,363.00) Dollars to the sum of Sixty-nine Thousand Three hundred and Sixty-Three (\$69,363.00) Dollars, said reduction to be effective upon execution of this Agreement.
2. The parties hereto further agree that the loan payments beginning February 1, 1982, shall be reduced from the sum of Two Thousand (\$2,000.00) Dollars per month, plus interest, to the sum of One Thousand One hundred and Sixty-six and 67/100 (\$1,166.67) Dollars per month, plus interest.
3. The parties hereto further agree that the remaining terms and conditions of the said Mortgage Note and Real Estate Mortgage dated April 27, 1981 shall remain in full effect and be binding upon the parties, their heirs, successors and assigns.

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