

STATE OF SOUTH CAROLINA

EXTENSION AND MODIFICATION AGREEMENT

COUNTY OF Greenville

NOTE:

James Douglas Humphries
 Emmy Humphries
 (Mortgagor)

FILED
 FEB 16 2 54 PM '82
 DONNER
 BANKERSLEY
 R.M.C.

Dated March 2, 1981 Amount \$ 44,967.60

TO

SOUTHERN BANK AND TRUST COMPANY OF
 GREENVILLE, SOUTH CAROLINA
 (Mortgagee)

Due Date March 15, 1983
 Secured by Mortgage of even date
 Recorded (Date) March 2, 1981
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WHEREAS, this agreement made and entered into this 9th day of February,
 19 82, by and between James Douglas Humphries and Emmy Humphries
 of Greenville County, South Carolina, hereinafter referred to as Mortgagor, and
 the Southern Bank and Trust Company, hereinafter referred to as Mortgagee.

WITNESSETH:

WHEREAS, the above identified promissory note was duly executed by the
 Mortgagor on the date indicated, in the amount and rate as specified, and having the
 maturity as referred to hereinabove; and

WHEREAS, on even date, the Mortgagor made and executed a mortgage on real
 property, which mortgage is referred to hereinabove, and constitutes a valid ~~first~~ ^{second}
 lien against said premises; and

WHEREAS, the balance now due on said note and mortgage amounts to
 \$ 18,264.35, and it is mutually agreeable to extend the maturity of said note
 and mortgage as set forth below;

NOW, THEREFORE, it is agreed by and between the Mortgagor and the Mortgagee
 that said note, and mortgage securing same, shall be due and payable on the 15th
 day of February, 1984; that interest thereon shall be at the rate of 16.00%
 per annum during the extension period; that the lien of the mortgage shall be con-
 tinued in full force and effect and that, except as herein modified, by mutual consent
 of the parties hereto, all of the terms and conditions of the note and mortgage shall
 be and remain in full force and effect except the interest rate which is amended above,
 and your payment schedule will be: Number of payments: 24 Amount of payments: \$897.21
 When payments are due: Monthly Beginning 3-15-82.

Amount Financed (Amount of Note)	\$ 18,275.67
Less: filing fee	\$ 4.00
S. C. Documentary Stamps	\$ 7.32
Credit Life Insurance	\$.00
Net Proceeds to Borrower	\$ 18,264.35
FINANCE CHARGE	\$ 3,257.37
Total of Payments	\$ 21,533.04
(Amount Financed & Finance Charge)	
ANNUAL PERCENTAGE RATE	<u>16.00 %</u>

IN WITNESS WHEREOF, the said Mortgagor has signed and sealed these presents,
 and the Mortgagee has caused these presents to be executed by its duly authorized
 officer the day and year first above written.

WITNESSES:

William V. Mentor
Richard Anderson
 As to Mortgagors

MORTGAGORS:

James Douglas Humphries
James Douglas Humphries LS
 Emmy Humphries
Emmy Humphries LS

WITNESSES:

Richard Anderson
Marshall Prince
 As to Mortgagee

MORTGAGEE:

SOUTHERN BANK AND TRUST COMPANY (SEAL)
 OF GREENVILLE, SOUTH CAROLINA
 BY: William V. Mentor
 Authorized Officer

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