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STATE OF SOUTH CAROLINA)

COUNTY OF GREENVILLE

MODIFICATION AGREEMENT
REFERENCE: MORTGAGE BOOK 1558
PAGE 869.

THIS AGREEMENT, made and entered into this 21 day of Oct.,

1982, by and between Louis N. Trapolino and Evelyn Trapolino

party of the first part (hereinafter referred to as "Mortgagor" or "Borrower"),

and Wachovia Bank and Trust Company, N. A., party of the second part (hereinafter referred to as "Mortgagee" or "Lender"), which designation shall include the respective successors and assigns and the successors in interest of the several parties.

WITNESSETH:

WHEREAS, the borrower has made and issued to Wachovia Mortgage Company

("W.M.C.") as assigned to Wachovia Bank and Trust Company, N.A., its one

certain Variable Interest Rate Note dated November 30, 19, 81,

evidencing an original indebtedness of \$ 105,000.00 and to secure the

same the borrower has executed a Mortgage to Wachovia Mortgage Company of even

date conveying certain real estate therein described, which Mortgage is

recorded in book 1558, page 869, Greenville County, South Carolina,

Register of Mesne Conveyances Office, reference to both of which is hereby

made for a more complete description of the property therein described and

for details of their terms and provisions.

AND, WHEREAS, the said Variable Interest Rate Note provides as follows:

FOR VALUE RECEIVED, the undersigned ("Borrover") promise(s) to pay WACHOVIA MORIGAGE COMPANY, or order, the principal sum of One Hundred Five Thousand and No/100---- Dollars, with interest (computed on the basis of a three hundred and sixty (360) day year composed of twelve (12) months of thirty (30) days each) on the unpaid principal balance from the date of this Note and on accrued interest which remains unpaid for a term exceeding one (1) calendar month, at the initial rate of Thirteen and one-bertent (13.50 %) per annum, which rate shall be changed during the term of this Note as provided for hereinafter. Principal and interest shall be payable at the offices of Wachovia Mortgage Company, Winston-Salem, N.C., or such other place as the noteholder may designate, in 360 consecutive monthly installments payable on the first day of each month. The first sixty (60) monthly installments shall be in the (US \$1,202.70-----) beginning January 1 continuing thereafter until the first sixty (60) monthly installments have become due and payable (hereinafter collectively referred to as "Initial Monthly Installments"). In the event the rate of interest shall have been changed prior to the due date of the sixty-first (61st) monthly installment or at any time thereafter during the term of this Note, the monthly installments will be changed at such times and in such amounts as provided for hereinafter.

11,000

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