

STATE OF SOUTH CAROLINA GREENVILLE S.C.
COUNTY OF Greenville
James Douglas Humphries
Emmy Humphries
(Mortgagor)

FILED
APR 25 2 15 PM '83
DONNIE S. BRASLEY
R.M.C.

EXTENSION AND MODIFICATION AGREEMENT

NOTE:
Dated March 2, 1981 Amount \$ 44,967.00

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

Due Date February 15, 1984
Secured by Mortgage of even date
Recorded (Date) March 2, 1981
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WHEREAS, this agreement made and entered into this 20 day of April 1983, 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 second lien against said premises; and

WHEREAS, the balance now due on said note and mortgage amounts to \$6,715.61, 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 1st day of June, 1988; 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 continued 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: 60 Amount of payment \$164.10

When payments are due: Monthly Beginning 6-01-83	
Amount Financed (Amount of Note)	\$ 6,715.61
Less: Filing Fee	\$ 4.00 (paid by customer)
S. C. Documentary Stamps	\$ 2.72 (paid by customer)
Credit Life Insurance	\$
Net Proceeds to Borrower	\$ 6,715.61
FINANCE CHARGE	\$ 3,130.39
Total of Payments	\$ 9,846.00
(Amount Financed & Finance Charge)	
ANNUAL PERCENTAGE RATE	16.00 %

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:
[Signatures]
As to Mortgagors

MORTGAGORS:
James Douglas Humphries
Emmy Humphries

WITNESSES:
[Signature]
As to Mortgagee

MORTGAGEE:
SOUTHERN BANK AND TRUST COMPANY (SEAL)
OF GREENVILLE, SOUTH CAROLINA
BY: [Signature]
Authorized Officer