STATE OF SOUTH CAROLINA

COUNTY OF __Greenville__

FILED
GREENVILLE CO S. C.

EXTENSION AND MODIFICATION AGREEMENT

NOTE: __42381__

__Lyn H. Hammond__
(Mortgagor)

TO

Jul 14   11 51 AM '83 Dated __5/20/82__   Amount $__16,000.00__

DONNIE S. TANKERSLEY
R.M.C.

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

Due Date __5/20/83__
Secured by Mortgage of even date
Recorded (Date) __6/7/82__
Book __1572__   Page __21__

WHEREAS, this agreement made and entered into this __20th__ day of __May__ ,
19 __83__, by and between __Lyn H. Hammond__

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
lien against said premises; and
WHEREAS, the balance now due on said note and mortgage amounts to
$ __14,819.10__ , 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 __20th__
day of __May__ , 1984 ; that interest thereon shall be at the rate of __12.50__ %
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.
  60 payments of $333.41 beginning 6/20/83

Amount Financed (Amount of Note)	$ 14,819.10
Less: Filing and Ext. Fees	$ 14.00 5.90 > PAID
S. C. Documentary Stamps	$
Credit Life Insurance	$
Net Proceeds to Borrower	$ 14,819.10
FINANCE CHARGE	$ 5,185.50 60 months
Total of Payments	$ 20,004.60
(Amount Financed & Finance Charge)	12.50
ANNUAL PERCENTAGE RATE	%

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:

_____

_____
As to Mortgagors

MORTGAGORS:

_____ LS
Lyn H. Hammond

_____ LS

_____ LS

WITNESSES:

_____

_____
As to Mortgagee

MORTGAGEE:

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

BY: _____
          Authorized Officer

20-056   (11-79)