

STATE OF SOUTH CAROLINA

EXTENSION AND MODIFICATION AGREEMENT

COUNTY OF Greenville GREENVILLE

NOTE: 39235

BOOK 1625 PAGE 214

William D. Kirby  
Margaret G. Kirby  
(Mortgagor)

Dated 10/17/80 Amount \$25,000.00

TO

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

Due Date 10/17/81  
Secured by Mortgage of even date  
Recorded (Date) 10/17/81  
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WHEREAS, this agreement made and entered into this 30 day of July,  
19 83, by and between William D. Kirby and Margaret G. Kirby

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  
\$ 10,000.00, 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 26th  
day of January, 19 84; that interest thereon shall be at the rate of 14.00  
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.

Amount Financed (Amount of Note) -----	\$	10,000.00	
Less: Ex. fee/rec. fee -----	\$	14.00	Pd
S. C. Documentary Stamps -----	\$	4.00	Pd
Credit Life Insurance -----	\$		
Net Proceeds to Borrower 180 days -----	\$	10,000.00	
<b>FINANCE CHARGE</b> -----	\$	690.41	
Total of Payments -----	\$	10,690.41	
(Amount Financed & Finance Charge)		10,690.41	
<b>ANNUAL PERCENTAGE RATE</b> -----		14.00	%

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:  
Spring  
Martha M. Lambert  
E. Irene Davis

As to Mortgagors

WITNESSES:  
Donna K. Kendall  
Allen P. Cole  
James M. Marston  
As to Mortgagee

MORTGAGORS:

William D. Kirby LS  
William D. Kirby  
Margaret G. Kirby LS  
Margaret G. Kirby LS

MORTGAGEE:

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

BY: Tom S. Dan  
Authorized Officer

20-056 (11-79)

GREENVILLE

