RAINEY, FANT & MCKAY, ATTYS BOOK 1239 CREENVILLE, SOUTH CAROLINA

TATE OF SOUTH CAROLINA	Loan Account No.	
OUNTY OF GREENVILLE		
WHEREAS Fifelity Federal Savings and Loan Association	of Greenville South Carolina, herein after referred to	the 4500
ATION, is the owner and holder of a promiseory note dated -		
	in the original sum of \$30,875.0	
		and the second of the second o
serest at the rate of8 % and secured by a first mo	ortgage on the premises being known as	
43-A Forest Heights Subdivision	, which is recorded in the B	MC office fo
43-A Forest Heights Subdivision serville County in Mortgage Book 1287 the understand OBLIGOR(S), who has (here) agreed to see	ege 126 title to which property is new being	
WHEREAS the ASSOCIATION has agreed to said transfer	the balance due is increased from	
9		
NOW, THEREFORE, this agreement made and entered into ASSOCIATION, as mortgagee, and N. Heyward C.	16th January 1074	
N. Heyward (Clarkson. III	. State Parce de
assuming OBLIGOR,		
	ESSETH:	
In consideration of the premises and the further sum of \$1.00	paid by the ASSOCIATION to the OBLIGOR, receip	it of which I
 eby acknowledged, the undersigned parties agree as follows: (1) That the loan balance at the time of this assumption is 	\$20,000.00; that the ASSOCIATION is pres	ently increas
the interest rate on the balance to		
each with payments to be applied first to	a interest and then to remaining unincinal befores due 6	
ath with the first monthly payment being due Februa	or therest and their to remaining principal securice describer	TOLK ENGINEER L
(2) THE UNDERSIGNED agree(s) that the afcresaid rate	of interest on this obligation may from time to time in	the discretio
the ASSOCIATION be increased to the maximum rate per as	nnum permitted to be charged by the then applicable S	outh Carolin
Provided, however, that in no event shall the maximum rate	of interest exceed nine 9 1%	per annum o
. Primarce que. Inte abouctation brail serg written notice	of any increase in interest rates to the last known a	ddress of th
LIGOR(S) and such increase shall become effective thirty stally installment payments may be adjusted in proportion to		
wil in substantially the same time as would have occurred pr	rior to any escalation in interest rate.	
(8) Should any installment payment become due for a period	d in excess of (15) fifteen days, the ASSOCIATION	may collect
ATE CHARGE" not to exceed an amount equal to five per co. (4) Privilege is reserved by the obligor to make additional	entum (5%) of any such past due installment payment. nevments on the principal balance assumed providing t	hat quel nam
ats, including obligatory principal payments do not in any twel-	ve (12) month period beginning on the anniversary of the	he assumption
eed twenty per centum (20%) of the original principal balan		
	nce assumed. Further privilege is reserved to pay in exc	cess of twent
centum (20%) of the original principal balance assumed up	pon payment to the ASSOCIATION of a premium equ	used to six (6
nths interest on such excess amount computed at the then pre-	pon payment to the ASSOCIATION of a premium equivalence rate of interest according to the terms of the	ual to six (6 his agreemen
nths interest on such excess amount computed at the then pre- ween the undersigned parties. Provided, however, the entire larty (30) day notice period after the ASSOCIATION has given	pon payment to the ASSOCIATION of a premium equivaling rate of interest according to the terms of the balance may be paid in full without any additional premium written notice that the interest rate is to be escalated.	ual to six (6 nis agreemen un during an
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