STATE OF SOUTH CAROLINA) 1 1 1 1 1 1 COUNTY OF GREENVILLE

MODIFICATION AGREEMENT

WHEREAS J. R. Hall of Greenville, South Carolina, hereinafter referred to as the Mortgagee, is the owner and holder of a promissory note dated executed by William B. James in the original amount August 17, 1972 of \$80,000.00 bearing interest at the rate of 7% and secured by a first mortgage on the premises being known as Lot No. 10, Block 1, Page 154 on the Greenville County Block Book, being at the intersection of Kern Street and Church Street, which is recorded in the RMC office for Greenville County in , page 634 , title to which property is now Mortgage Book 1245 in the name of William B. James and

WHEREAS the Mortgagee has agreed to amend the mortgage for the Mortgagor provided the interest rate on the balance due is 7% and the payments to be changed to \$600.00 per month and further, that the remaining balance thereon is \$49,849.99,

NOW, THEREFORE, this agreement made and entered into this , 1977, by and between J. R. Hall, as mortgagee and William B. James, as mortgagor,

WITNESSETH

In consideration of the premises and the further sum of \$1.00 paid by the mortgagee to the mortgagor, receipt of which is hereby acknowledged parties agree as follows:

- (1) That the loan balance at this time is \$49,849.99 with interest at the rate of 7%. That the mortgagor agrees to repay said obligation in monthly installments of \$600.00 each with payments to be applied first to interest and then to remaining principal balance due from month to month with the first payment being due May 1, 1977, such payments to continue month to month until paid in full.
- (2) That all terms and conditions as set out in the note and mortgage shall continue in full force, except as modified expressly by this Agreement.

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