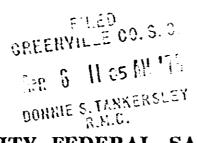
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FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION

GREENVILLE, SOUTH CAROLINA

MODIFICATION & ASSUMPTION AGREEMENT

STATE OF SOUTH CAROLINA	Loan Account No.
COUNTY OF GREENVILLE	
	m din a v 1 1 1 to octobrille of the 1000
WHEREAS Fidelity Federal Savings and Loan Association of Gre	tombox 16 1977 Randall
CIATION, is the owner and bolder of a promissory note dated Sep	34.650.00
E. Ledford and Margaret M. Ledford interest at the rate of 8 3/4 % and secured by a first mortgage Montis Drive, Pinehurst (121 Montis Dr	in the original sum of \$bearing
interest at the rate of And secured by a first mortgage Montis Dr	on the premises being known as
MONELS DILVE, PINEMUISC (121 MONELS DE	, which is recorded in the RMC office for
Greenville County in Mortgage Book 1410, page 2 to the undersigned OBLIGOR(S), who has (have) agreed to assume said WHEREAS the ASSOCIATION has agreed to said transfer of owr assumption of the mortgage loan, provided the interest rate on the bala	GUNDO OF THE MOTERAKED DIVINISES TO THE ADMIANT WIN THE
rate of $\frac{9}{3/4}\%$.	th Annil 70
NOW, THEREFORE, this agreement made and entered into this 5 the ASSOCIATION, as mortgagee, and Jimmy D. Waters a	oth day of April , 1975 , by and between
the ASSOCIATION, as mortgagee, and Jimmy D. Waters a	and Defores W. Maters
as assuming Upingun,	
WITNESSE	
In consideration of the premises and the further sum of \$1.00 paid by hereby acknowledged the undersigned parties some as follows:	y the ASSOCIATION to the OBLIGOR, receipt of which is
hereby acknowledged, the undersigned parties agree as follows: (1) That the loan balance at the time of this assumption is \$28	that the ASSOCIATION is presently increas-
ing the interest rate on the balance to $\frac{9 \cdot 3/4}{\%}$. That the OBLIG	
of \$ 243.57 each with payments to be applied first to interest month with the first monthly payment being due May 1	st and then to remaining principal balance due from month to
month with the first monthly payment being due May 1	, 19
(2) Should any installment payment become due for a period in excess of (15) fifteen days, the ASSOCIATION may collect a "LATE CHARGE" not to exceed an amount equal to five per centum (5%) of any such past due installment payment. (3) 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.	
(4) That this Agreement shall bind jointly and severally the success heirs, successors and assigns.	
IN WITNESS WHEREOF the parties hereto have set their hands	and seals this5th day ofApril, 1979
,	
	FIDELITY FEDERAL SAVINGS & LOAN ASSOCIATION
1 Chosu Julion BY	: William Harna (SEAL)
Marcu N. Burnes	William J. Barnes, as agent
- Janey My Stiving	Simmy D. Waters (SEAL)
v	Dilous A Walves (SEAL)
	Delores N. Waters
	Assuming OBLIGOR(S)
CONSENT AND AGREEMENT OF TRANSFERRING OBLIGOR(S)	
o In consideration of Fidelity Federal Savings and Loan Association's	consent to the assumption outlified above, and in further
In consideration of Fidelity Federal Savings and Loan Association's consideration of One dollar (\$1.00), the receipt of which is hereby ack GOR(S) do hereby consent to the terms of this Modification and Assum	nowledged, I (we), the undersigned(s) as transferring OBLI-
In the possence of:	Foundame / astilia
M chia ba Softis	Randall E. Ledford (SEAL)
1 Just of Sware	(SEAL)
1) Angus Baines	Margaret M Led ford (SEAL)
7	Margaret M. Ledford
₽	(SEAL)
O COMMENT OF COLLEGE CAROLINA)	Transferring OBLIGOR(S)
STATE OF SOUTH CAROLINA)	PROBATE William J. Barnes, as agent for
county of greenville)	Fidelity Federal, Jimmy D. Waters,
Personally appeared before me the undersigned who made oath th Delores N. Waters, Randall E. Ledford and	at (s)he saw nd Margaret M. Ledford
sign, seal and deliver the foregoing Agreement(s) and that (s) he with the	he other subscribing witness witnessed the execution thereof
SWORN to before me this	/
_5th day ofApril, 19_79.	(10-11-
Manay & Brines (SEAL)	Chust. Holler
Notary Public for South Carolina	
My commission expires: $\frac{12}{16}/80$	/

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