STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

NOTE AND MORTGAGE MODIFICATION AND ASSUMPTION AGREEMENT

THIS AGREEMENT, made and entered into this 10 day of April, 1981, by and between THE SOUTH CAROLINA NATIONAL BANK (hereinafter called the "Bank"), Gary C. and Vonda S. Skelton (hereinafter called "Original Borrower"), and John C. Bowers and Marcle Boyd Bowers (hereinafter called "Assumptor").

WITNESSETH:

WHEREAS, the Bank is, or is agent for, the owner or holder of the Note of the Original Borrower to the Bank, dated March 21, 1975, in the face amount of \$35,000 (copy attached hereto as Exhibit "A"), which note is secured by a mortgage of even date and like amount, recorded March 25, 1975, in Book 1335, at page 453 among the Real Estate records of said County and State (copy of said mortgage attached hereto as Exhibit "B"); and

WHEREAS, it is contemplated that contemporaneously with these presents the Original Borrower shall bargain, sell and convey to Assumptor all that real estate covered by the hereinabove set forth mortgage; and

WHEREAS, Assumptor, as part of the consideration for said conveyance, shall specifically assume the indebtedness evidenced and secured by the subject Note and Mortgage; and

WHEREAS, Article 17 of said Mortgage contains a call provision restricting sale or transfer by the Original Borrower without prior written agreement between the Bank, Original Borrower, and Assumptor approving such transfer; and

WHEREAS, the principal balance of said Note after application of the April 1, 1931, installment shall be \$32,838.66.

NOW, THEREFORE, in consideration of the premises herein contained and in accordance with the above cited Mortgage provision, the undersigned mutually agree as follows, to wit:

A. That the Bank, in its behalf, or as agent for the holder of said Note and Mortgage, consents to the transfer and conveyance of said Real Estate by the Original Borrower to the Assumptor, provided that the Original Borrower is not released from liability under said Note and Mortgage.

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