Loan Account No.

FIDELTTY FEDERAL SAVINGS AND LOAN ASSOCIATION

STATE OF SOUTH CAROLINA

OLLIE FARMSWORTH GREENVILLE, SOUTH CAROLINA R. M. C.

MODIFICATION & ASSUMPTION AGREEMENT

UNTY OF GREENVILLE	
WHEREAS Fidelity Federal Savings and Loan Association of	of Greenville, South Carolina, hereinafter referred to as the ASSO-
ATION, is the owner and holder of a promissory note dated -	June 4, 1968 , executed by
Larry D. Black and Cheryl A. Black	in the original sum of \$ 16,800.00 bearing
erest at the rate of $0.3/4$	tgage on the premises being known as Lot No. 11, Gaywood
rive, Piney Ridge	, which is recorded in the RMC office for
sumption of the mortgage loan, provided the interest rate on the	, which is recorded in the RMC office for 323, title to which property is now being transferred no said mortgage loan and to pay the balance due thereon; and of ownership of the mortgaged preprint the OBLIGOR and his he balance due is increased from
$_{ m te}$ of $\frac{7.3}{4}$	ter stated.
NOW, THEREFORE, this agreement made and entered into ASSOCIATION, as mortgagee, and Evelyn DeYoung	ter stated. this 24th day of January , 1972 , by and between
assuming OBLIGOR, WITNE	SSETH:
	paid by the ASSOCIATION to the OBLIGOR, receipt of which is
reby acknowledged, the undersigned parties agree as follows: (1) That the loan balance at the time of this assumption is	\$ 15,222.09' that the ASSOCIATION is presently increas-
	OBLIGOR agrees to repay said obligation in monthly installments
§ 135.18 each with payments to be applied first to	interest and then to remaining principal balance due from month to
onth with the first monthly payment being due - FEDIUGIY. 1 (2) THE UNDERSIGNED agree(s) that the aforesaid rate the ASSOCIATION be increased to the maximum rate per am	of interest on this obligation may from time to time in the discretion num permitted to be charged by the then applicable South Carolina
The sill I become that is no arout aball the maximum mate.	of interest around Seven & Three-fourths / 2/4 her annum on
LIGOR(S) and such increase shall become effective thirty G	of any increase in interest rates to the last known address of the 30) days after written notice is mailed. It is further agreed that the
full in substantially the same time as would have occurred pri	increments in interest rates to allow the obligation to be retired or to any escalation in interest rate.
ATE CHARGE" not to exceed an amount equal to five ner cer	in excess of (15) fifteen days, the ASSOCIATION may collect a ntum (5%) of any such past due installment payment.
- 41) Privilege is recorred by the obligar to make additional n	ayments on the principal balance assumed providing that such pay e (12) month period beginning on the anniversary of the assumption
and twenty nor centum (20%) of the original principal balan	ce assumed. Further privilege is reserved to pay in excess of twent
centum (2077) of the original principal balance assumed up	on payment to the ASSOCIATION of a premium equal to six to
	ading rate of interest according to the terms of this agreemen
ween the undersigned parties. Provided, however, the entire b	ading rate of interest according to the terms of this agreemen
tween the undersigned parties. Provided, however, the entire b (rty (30) day notice period after the ASSOCIATION has given v (5) That all terms and conditions as set out in the note and r	ailing rate of interest according to the terms of this agreemen alance may be paid in full without any additional premium during any written notice that the interest rate is to be escalated.
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