STATE OF SOUTH CAROLINA

MODIFICATION OF MORTGAGE AGREEMENT

COUNTY OF GREENVILLE

WHEREAS, heretofore LARRY M. SKINNER and SYBLE H. SKINNER did give their certain Note and Mortgage to SOUTHERN BANK AND TRUST COMPANY in the amount of \$11,000.00, dated April 20, 1972, with said Mortgage being recorded April 21, 1972, at 10:20 o'clock A. M. in the RMC Office for Greenville County, South Carolina in Mortgage Book 1230, Page 149; and

WHEREAS, the parties wish to modify said Note and Mortgage to reduce the interest called for therein from 7 3/4% per annum to 7% per annum. The payments called for in said Note and Mortgage shall be reduced from \$132.02 per month to \$127.72 per month for ten (10) years. All other terms of said Note and Mortgage shall remain the same.

NOW, THEREFORE, for and in consideration of the mutual benefits flowing herefrom, the parties hereto do hereby agree that the interest on the within described Note and Mortgage shall be reduced from 7 3/4% per annum to 7% per annum. The payments on the within described Note and Mortgage shall be reduced from \$132.02 per month to \$127.72 per month for ten (10) years. All other terms of said Note and Mortgage shall remain the same.

IN WITNESS WHEREOF, the parties hereto have hereunto set their hands and seals this ________ day of May, A. D., 1972.

IN THE PRESENCE OF: SOUTHERN BANK AND TRUST COMPANY amelo & Bonne STATE OF SOUTH CAROLINA PROBATE

PERSONALLY appeared the undersigned witness and made oath that (s)he saw the within named SOUTHERN BANK AND TRUST COMPANY, by its duly authorized officer, sign, seal and as its act and deed deliver the within Modification of Mortgage Agreement and that (s)he with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 25day, of May, 1972.

GREENVILLE

COUNTY OF

Notary Public for South Carolina My Commission Expires: M2, 26 1979