FIDERATY FEDERAL SAVINGS AND LOAN ASSOCIATION

GREENVILLE, SOUTH CAROLINA

MODIFICATION & ASSUMPTION AGREEMENT

STATE WE SOUTH CAROLINA	Loan Account No.
COUNTY OF GREENVILLE	
WHEREAS Edulity Federal Savings and Loan Associa	tion of Greenville, South Carolina, hereinafter referred to as the ASSO-
CIATION, is the owner and holder of a promissory note dat	June 3. 1971
Ann W. Carver	ed, executed by
· · · · · · · · · · · · · · · · · · ·	in the original sum of \$6,000,00 bearing
Interest at the rate of . CIRIL 4 and secured by a first	t mortgage on the premises being known as Lot 57, Section 1,
Greenville County in Mortgage Book 1194	- page 22 , title to which property is now being transferred assume said mortgage loan and to pay the balance due thereon; and
to the undersigned OBLIGOR(S), who has (have) agreed to	assume said mortgage loan and to pay the balance due thereon; and
ansumption of the mortgage loan, provided the interest rate	ster of ownership of the mortgaged premises to the OBLIGOR and his on the balance due is increased from eight % to a present
rate of oight ", and can be escalated as her	
NOW THEREFORE this agreement made and entered	into this 20th day of November 10 72 by and between
the ASSOCIATION, as mortgagee, and Quinn Enter	orises. Inc.
the ASSOCIATION, as mortgagee, and assuming OBLIGOR,	Jildou, ince
	NESSETH:
i de la companya de	
In consideration of the premises and the further sum of \$ barrels and concluded the undersigned narries agree as follows:	1.00 paid by the ASSOCIATION to the OBLIGOR, receipt of which is
(1) That the loan balance at the time of this assumptio	ws: n is \$ 5,484,85 ; that the ASSOCIATION is presently increas-
ing the interest rate on the balance to. eight	the OBLIGOR agrees to repay said obligation in monthly installments
. 0 = 0	st to interest and then to remaining principal balance due from month to
D	ecember 172
(2) THE UNDERSIGNED agree(s) that the aforesaid	rate of interest on this obligation may from time to time in the discretion or annum permitted to be charged by the then applicable South Carolina
law. Provided, however, that in no event shall the maximum	rate of interest exceed <u>eight</u> (8)% per annum on tice of any increase in interest rates to the last known address of the
ORGIGORIA) and such increase shall become effective thir	ty (30) days after written notice is/mailed. It is further agreed that the
monthly installment payments may be adjusted in proportion in full in substantially the same time as would have occurred	n to increments in interest rates to allow the obligation to be retired
(3) Should any installment payment become due for a pe	eriod in excess of (15) fifteen days, the ASSOCIATION may collect a
"LATE CHARGE" not to exceed an amount equal to five per (4) Privilege is reserved by the obligar to make addition	er centum (5%) of any such past due installment payment.
month, ficluding obligatory principal paymonts do not in any t	welve (12) month period beginning on the anniversary of the assumption
exceed twenty per centum (20%) of the original principal is	twelve (12) month period beginning on the anniversary of the assumption believe the state of twenty believe to the ASSOCIATION of a premium equal to six (6)
months interest on such excess amount computed at the then	prevailing rate of interest according to the terms of this agreement ire balance may be paid in full without any additional premium during any
thirty (30) day notice period after the ASSOCIATION has gr	ven written notice that the interest rate is to be escalated.
(b) that all terms and conditions as set out in the note.	went written notice that the interest rate is to be escalated.
Ible Assumptions —	
this Agreement. (d) That this Agreement shall bind gotly and severally	
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