

GREENVILLE CO. S.C.  
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STATE OF SOUTH CAROLINA )  
COUNTY OF GREENVILLE ) MORTGAGE MODIFICATION AGREEMENT  
POINSETT FEDERAL SAVINGS AND LOAN

WHEREAS, on April 12, 1977, Leon Moody  
did execute a mortgage unto Poinsett Federal Savings and Loan Association  
covering Lot 28 Newport Dr., Hampshire Hills  
in the sum of \$ 35,000.00 recorded in Mortgage Book 1394 Page 384  
for a term of 29 years at an interest rate of 8.75 calling for  
payments of \$ 277.34 commencing September 1, 1977.

WHEREAS, the mortgage requires written permission of the mortgagee  
for assumption purposes and whereas Jimmy H. & Pamela D. Miller  
have agreed to assume said note and mortgage according to the modified  
terms hereof.

In and for the mutual consideration to the parties involved,  
H. D. & Margie M. Waters & Jimmy H. & Pamela D. Miller  
do hereby agree that the interest rate shall be increased to 9 %  
per annum to be computed and paid monthly and that the payment hereafter  
shall be \$ 283.56 per month over the remaining period of the loan  
which is approximately 28 years. It is understood and agreed that  
the remaining terms and conditions of said note and mortgage shall  
remain the same.

WITNESS THE HANDS AND SEALS of the parties this 7th day of December  
19 78.

In the Presence of:

Marian T. Skenton  
Carl M. Stigler

[Signature]  
POINSETT FEDERAL SAVINGS AND LOAN  
BY: [Signature], Atty.  
Harold O. Waters (Seller)  
Margie M. Waters (Seller)  
Jimmy H. Miller (Assumor)  
Pamela D. Miller (Assumor)

STATE OF SOUTH CAROLINA )  
COUNTY OF GREENVILLE )

PERSONALLY appeared the undersigned witness and made oath that  
she saw the within named apties sign, seal and as their act and deed  
deliver the within written Mortgage Modification Agreement and that  
she with the other witness subscribed above witnessed the execution  
thereof.

SWORN to before me this 7th day of December 19 78.

Marian T. Skenton (SEAL)  
Notary Public for S. C.  
My Commission Expires: 4/26/83

Carl M. Stigler

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