



STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)

MODIFICATION AGREEMENT

WHEREAS, FIRST NATIONAL BANK OF SOUTH CAROLINA is the owner and holder of a promissory note given by JERRY A. OSWALD and NANCY A. OSWALD in the original amount of Twelve Thousand Two Hundred Twenty-Four and 90/100 (\$12,224.90) Dollars, including a finance charge at an annual percentage rate of twelve and five-tenths (12.5%) percent, to be due and payable on April 1, 1981, and,

WHEREAS, the aforesaid note is secured by a Real Estate Mortgage dated August 5, 1980, and recorded in the RMC Office for Greenville County, South Carolina, in Mortgage Book 1509, at page 895, and,

WHEREAS, the parties have agreed to an extension of time for the payment of the aforesaid indebtedness and further agreed to an increase in the interest rate thereon.

NOW, THEREFORE, in consideration of the premises and the mutual agreements hereinafter contained, it is understood and agreed as follows:

1. The total amount of the indebtedness, including finance charges, is Twelve Thousand Seven Hundred Sixty-Five and 71/100 (\$12,765.71) Dollars.
2. The aforesaid finance charges are computed at the rate of sixteen (16%) percent per annum.
3. The time for payment of the indebtedness is extended to April 1, 1982.
4. All other terms and conditons of the note and mortgage and the original obligation shall remain unchanged except as modified by this Agreement or any other document consistent with the terms hereof which may be executed to facilitate required disclosures and banking requirements.

IN WITNESS WHEREOF, the parties have hereunto set their hands and seals

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