



STATE OF SOUTH CAROLINA
COUNTY OF PICKENS

MODIFICATION AGREEMENT

WHEREAS, on the 6th day of October, 1980,

Carolina National Bank of Easley, South Carolina, made a mortgage to
Donald Ray and Kersandra Y. Smith
covering 6 Tasha Dr., Greenville, S.C.
(Property description)

in the original amount of \$12,004.84 for a period of 90 days
with interest at the rate of 14. % per annum, the mortgage
being recorded in the Office of the R. M. C. of Greenville County, South
Carolina, in Mortgage Book 1519, page 291, and

WHEREAS, said property is still owned by Donald Ray +
Kersandra Y. Smith, and

WHEREAS, it is desired by Carolina National Bank of Easley, South
Carolina, and Donald Ray + Kersandra Y. Smith
that said mortgage shall be extended for a period of 60 months,
provided the interest rate on the balance now due is increased from _____ to
all other provisions of said mortgage to remain the same.

NOW, THEREFORE, This Agreement made and entered into this 3rd
day of February 3, 1982, by and between Carolina National Bank of
Easley, South Carolina, as Mortgagee and Donald Ray and
Kersandra Y. Smith as Mortgagor

for and in consideration of the premises and other good and valuable consideration,
(the receipt of which is hereby acknowledged by the parties), the undersigned
Mortgagee and Mortgagor agree to extend the term as evidenced by the note and
mortgage above mentioned for a period of 60 months
and that in all other respects all other terms and conditions of said note and
mortgage shall remain in full force and effect.

In the Presence of:
Rebecca S. Robinson, A.V.P.
Nancy Jones

CAROLINA NATIONAL BANK OF EASLEY
South Carolina
By: J. Lynn McJadden
as Mortgagee
Donald R. Smith
as Mortgagor
Kersandra Y. Smith

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