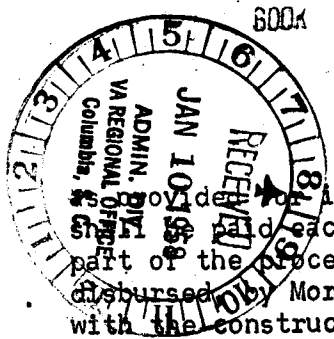


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In said note and mortgage from the date or dates of disbursement each month until the aforesaid proposed date of occupancy, on such part of the proceeds of the said loan as may from time to time be advanced, or disbursed by Mortgagee or disbursed in escrow by Mortgagee herein in connection with the construction of said home or otherwise.

The Mortgagee is authorized to apply to the payment of such interest, or principal and interest, if the loan be in default, any funds deposited by the Mortgagor with the Mortgagee in connection with the loan.

IN CONSIDERATION of the regular monthly payments called for in said note and mortgage being postponed, the Mortgagor agree(s) to pay the amount of principal and interest postponed and due on the aforesaid note and mortgage at the maturity date thereof.

IT IS FURTHER UNDERSTOOD AND AGREED between the parties hereto that except as above modified, all of the provisions of said note and mortgage shall remain and be in full force and effect, according to their tenor, including all rights and remedies reserved to the Mortgagee to foreclose or otherwise proceed in the event of default on the part of the Mortgagor.

IT IS FURTHER UNDERSTOOD AND AGREED between the parties hereto, that this Agreement shall inure to the benefit of and be binding upon the personal representatives, heirs and assigns, of the Mortgagor herein and to the successors and/or assigns of the Mortgagee herein.

IN WITNESS WHEREOF, said parties have hereunto set their hands and affixed their seals the day and year hereinabove written.

In the Presence of:
Ena W. King
Ben C. Thornton

James Dewey Coggins (SEAL)
Mortgagor

I Agree and Consent to the Foregoing:

Edwin J. Coggins (SEAL)
Co-Maker of Note

In the Presence of:
Frankford
Willie E. Peterson

~~XXXXXXXXXXXX~~ SUMNER G. WHITTIER (SEAL)
As Administrator of Veterans Affairs

BY: Phyllis E. ... (SEAL)
(Asst.) Loan Guaranty Officer

STATE OF SOUTH CAROLINA)
COUNTY OF Greenville)

Personally appeared before me Ena W. King and made oath that she saw the within named James Dewey Coggins sign, seal, and as their (his) act and deed deliver the within written Agreement Modifying Note and Mortgage for the uses and purposes therein mentioned, and that he with Ben C. Thornton witnessed the due execution thereof.

Worn to and subscribed before me this 8 day of January 19 58
Ben C. Thornton (SEAL)

Ena W. King

NOTARY PUBLIC FOR SOUTH CAROLINA
My Commission expires at the Pleasure of the Governor of South Carolina