STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

LOAN MODIFICATION AGREEMENT

THIS AGREEMENT made this day of kee.

BCUN 848 PAGE 137 , 1960, between Sumner

G. Whittier, as Administrator of Veterans Affairs, Holder, and Ralph Edward Hayes and Carolyn Alma H. Hayes, Debtors, to modify the note, dated August 9, 1957, given by them to the Administrator of Veterans Affairs, and the mortgage securing it, recorded in the R.M.C. Office for Greenville County, in Mortgage Book 721, at page 345, which instruments are hereby referred to and made a part hereof;

WITNESSETH,

That, whereas, it is agreed that the Debtors are delinquent under the terms of the note and mortgage in an amount which they are unable to pay in a lump sum; and

That, whereas, the said Debtors have agreed to make and are now making regular monthly payments;

NOW, THEREFORE, in consideration of mutual promises,

IT IS HEREBY AGREED that the unpaid principal balance, with interest thereon at the rate of $4\frac{1}{2}\%$ from October 9, 1960, shall be paid in equal monthly installments of SIXTY-ONE and 37/100 (\$61.37) DOLLARS, commencing on the 9th day-of December, 1960, and continuing on the 9th day of each month thereafter until the principal and interest are fully paid.

IN WITNESS WHEREOF, said parties have hereunto set their hands and affixed their seals this /// day of V December. 1960.

In the Presence Of:

o. M. Guardeay

In the Presence Of:

Carolyny Alma H. Hayer (SEAL)

SUMNER G. WHITTIER As Administrator of Veterans Affairs

JOHN) I. FINDLEY

Loan Guaranty Officer