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STATE OF SOUTH CAROLINA) OLLE AND AGREEMENT COUNTY OF GREENVILLE)

THIS AGREEMENT made this _____ day of January, 1962, between the Carolina Federal Savings and Loan Association of Greenville, South Carolina, a corporation chartered under the laws of the United States, hereinafter called "CAROLINA", and R. O. Nichols of Greenville, South Carolina, hereinafter called "OBLIGOR".

WITNESSETH:

Willereas, Carolina is the owner and holder of a note dated october 3, 1961, executed by R. O. Nichols and delivered to Carolina in the original principal amount of Ten Thousand and No/100 (\$10,000.00) Dollars, and secured by a mortgage upon the premises known as Lot No. 104, Alice Farr Drive, Western Hills, Section 1 and 2, County of Greenville, State of South Carolina, and being more particularly described in the aforesaid mortgage which is recorded in the R.M.C. Office for Greenville County, South Carolina, in Mortgage Book 870 at page 405; and

WHEREAS, R. #O. Nichols desires that the time for paying the balance due on the mortgage referred hereinabove be extended;

NOW THEREFORE, in consideration of the mutual agreements hereinafter expressed:

1. Carolina agrees to and hereby does extend the time for payment of Ten Thousand and No/100ths (\$10,000.00) Dollars which now remains unpaid under the obligation so that it is to be payable as follows: Seventy-One and 65/100ths (\$71.65) Dollars on the first day of March, 1962 and a like payment of Seventy-One and 65/100ths (\$71.65). Dollars upon the first day of each succeeding month thereafter until paid in full, and, if not sooner paid, the balance on February 1, 1982, said payments to be applied first to interest at the rate of six per cent (6%) per annum and the balance to the principal.