

STATE OF SOUTH CAROLINA)
 COUNTY OF GREENVILLE) MODIFICATION AGREEMENT FOR DELINQUENT
 PAYMENT ACCOUNTS

WHEREAS, on the 10th day of June, 1959, First Federal Savings and Loan Association of Greenville, S. C. made a mortgage loan to Annetta E. Ashworth covering Lot No. 356 located on 16 Woodward Street Road, in a subdivision known as _____ in the sum of \$ 2,675.00 on a basis of approximately 11/7 years, with payments thereon at the rate of \$ 26.75 per month, with interest at the rate of 6 per centum per annum; and

WHEREAS, Theodore V. Howie and Heyward R. McConnell hereinafter referred to as the Obligor, is now (is still) the owner in fee simple of the above described mortgaged premises, the balance on which mortgage as of this date amounts to the sum of \$ 1,890.86; and,

Whereas, said mortgage loan is now eight and a half months delinquent in the sum of \$ 265.79 and is in imminent danger of being foreclosed by the said Association; and

WHEREAS, the Board of Directors of said Association, in order to avoid mortgage foreclosure proceedings has agreed to consider said loan as being current, which has the legal effect of extending the date of the final payment on said loan by an additional eight and a half months; NOW, THEREFORE,

KNOW ALL MEN BY THESE PRESENTS that for and in consideration of the mutual benefits flowing to each party, and in consideration of the premises herein, the First Federal Savings and Loan Association of Greenville does hereby authorize the above mentioned loan to be considered as on a current basis and does further authorize the undersigned Obligor to make his regular monthly payments in the sum of \$ 26.75 on the aforementioned mortgage, being recorded in the R.M.C. Office for Greenville County in Mortgage Book 792, at page 22 with the next payment due and payable on the 15th day of August, 1964.

It is further agreed that so long as said payments are made promptly on the first day of each and every calendar month, this loan shall not be considered delinquent, but should the Obligor fail to make said payments as agreed, then, in that event, the holder of this mortgage may institute foreclosure proceedings without further delay according to the terms as set out in said note and mortgage.

IT IS EXPRESSLY UNDERSTOOD AND AGREED that no other terms of the aforesaid note and mortgage are in any way changed, altered, or amended by this agreement.

WITNESS our hands and seals this the 30th day of July, 1964.

In the Presence of:

Heather S. Mayhew
Mary S. Martin

First Federal Savings and Loan Association of Greenville (SEAL)

By: Walter B. White
 Mortgagee

Theodore V. Howie
 Obligor
Heyward R. McConnell