

STATE OF SOUTH CAROLINA)
 COUNTY OF GREENVILLE)

MODIFICATION OF MORTGAGE

THIS Agreement entered into this 2nd day of April, 1968, by and between R. N. Ward, as Mortgagor, and Lydia McA. Christman, as Mortgagee,

WITNESSETH:

WHEREAS, the Mortgagee is well and truly indebted to the Mortgagor as evidenced by her promissory note, dated August 1, 1957, in the face amount of Fifteen Thousand One Hundred Seventy-Seven and 18/100 (\$15,177.18) Dollars secured by mortgage of even date and recorded in the RMC Office for Greenville County, S. C. in Mortgage Book 724, page 169, said note and mortgage being by reference incorporated herewith and made a part hereof; and

WHEREAS, the balance of principal and interest due on said indebtedness is now Twenty-One Thousand Six Hundred Sixty-Two and 29/100 (\$21,662.29) Dollars; and

WHEREAS, the parties hereto are desirous of modifying said note and mortgage;

NOW, THEREFORE, for and in consideration of the sum of Eight Thousand Seven Hundred Sixty-One and 82/100 (\$8,761.82) Dollars paid by Mortgagor to Mortgagee, receipt whereof is hereby acknowledged, the Mortgagor and Mortgagee do modify the terms of the above mentioned note and mortgage in the following respects:

1. The principal balance now due under said note and mortgage is Twelve Thousand Nine Hundred and 47/100 (\$12,900.47) Dollars.
2. The interest rate set forth in said note and mortgage is hereby reduced from seven (7%) per cent per annum to six and one-half (6½%) per cent per annum.
3. Said interest shall be due and payable semiannually on the 1st day of each October and April until the principal indebtedness has been paid in full.
4. The principal amount of Twelve Thousand Nine Hundred and 47/100 (\$12,900.47) Dollars shall be due and payable on the 1st day of April, 1973. It is agreed that the Mortgagor is given the right to prepay