

FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION  
 MODIFICATION AGREEMENT FOR A  
 READVANCE, READVANCE & EXTENSION,  
 OR EXTENSION OF TERM

STATE OF SOUTH CAROLINA  
 COUNTY OF GREENVILLE

LOAN ACCOUNT  
 NUMBER 2-11-197

THIS AGREEMENT made this 23 day of August, 1972, between  
 the Fidelity Federal Savings & Loan Association, Greenville, South Carolina, hereinafter called the Association, and  
James M. & Jane M. Kunkel, hereinafter called the Obligor.

WITNESSETH THAT

WHEREAS, the Association is the owner and holder of a note dated Feb. 19, 1969,  
 executed by Robert M. & Jane M. Kunkel in the original amount of \$ 21,600.00  
 and secured by a mortgage on the premises situated on 2435 Elizabeth Ave  
 said mortgage being recorded in the RMC Office for Greenville County in Book 1117 at  
 Page 46 title to which mortgage premises is now vested in the name of James

and the said Obligor has requested the Association to  
 readvance to him sums paid on the said note and mortgage and/or to extend the time for the performance of the obliga-  
 tion.

NOW THEREFORE:

1A. The Association agrees to extend the time for payment of the principal indebtedness of \$ 21,600.00  
 now remaining unpaid so that it shall be payable as follows: \$ 157.00 on the FIRST DAY of  
Jan, 1972 and a like payment of \$ 157.00 on the FIRST DAY of each month  
 thereafter until paid in full, said payments to be applied first to interest, calculated monthly at the rate of 7 1/2 %  
 per annum, or in accordance with those terms agreed upon in the mortgage note and/or the Modification and Assumption  
 Agreement, where applicable, on the unpaid balance and the remainder on principal until paid in full; or

1B. In consideration of the readvance and extension to the Obligor of the sum of \$ 1,200.00  
 and the extension of the time for performance, the Obligor agrees that the rate of interest on the entire amount now due,  
 including the readvance, be increased to 7 1/2 per cent per annum, and those terms expressly agreed upon in the  
 mortgage note and/or in the Modification and Assumption Agreement, be in effect, and the Obligor does hereby agree  
 that the said readvance and extension was advanced by the Association for the account of the Obligor and that the  
 said sum shall be secured by the said note and mortgage. It is mutually agreed that the principal indebtedness is  
 \$ 21,600.00 and that it shall be paid in monthly installments of \$ 157.00, each on the  
 FIRST DAY of each month hereafter, said payments to be applied first to interest, and then to principal until paid in full.

2. Obligor agrees that if a default shall exist for a period of fifteen (15) days in the failure to pay the principal  
 indebtedness of any installment thereof or interest thereon or in the performance of any of the terms and conditions of the  
 obligation as modified by this agreement, the Association may, at its option, declare the entire principal indebtedness  
 with interest immediately due and payable and may proceed to collect same and avail itself of all rights and remedies  
 given to it under the obligation in the event of a default.

3. All terms and conditions of the Mortgage Note and/or the Modification and Assumption Agreement shall con-  
 tinue in full force except as modified expressly by this agreement and the statute of limitations will not commence to run  
 against the obligation until the expiration of the time for payment of the indebtedness as herein extended.

4. This agreement shall bind jointly and severally the heirs, the executors, the administrators, the successors and  
 the assigns of the Association and of the Obligor respectively.

IN WITNESS WHEREOF The Association has caused this agreement to be executed by its duly authorized  
 officer, and the Obligor has set his hand and seal on the date and year above written.

IN THE PRESENCE OF:

FIDELITY FEDERAL SAVINGS & LOAN ASSOCIATION  
 (SEAL)

Anna S. Dunell  
William P. McCarson  
Anna S. Dunell  
William P. McCarson

By: James M. Kunkel  
 Title President  
Robert M. Kunkel (SEAL)  
 Obligor  
James M. Kunkel (SEAL)  
 Obligor

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