

FILED  
GREENVILLE CO. S. C.  
NOV 13 12 01 PM '79  
DONNA LANKERSLEY  
R.M.C.

EXTENSION FEE \$  
S. C. DOCUMENT STAMPS \$  
Recording Fee \$  
TOTAL \$

STATE OF SOUTH CAROLINA  
COUNTY OF Greenville

MODIFICATION AND EXTENSION AGREEMENT

Helen W. Palmer  
(MORTGAGOR)  
TO  
SOUTHERN BANK AND TRUST COMPANY OF  
GREENVILLE, SOUTH CAROLINA  
(MORTGAGEE)

NOTE: 35115  
Dated 6-21-78 amount \$ 3500.00  
Due Date 6-21-79  
Secured by Mortgage of even date  
Recorded (Date) 9-6-78  
Book 1440 Page 539  
9-2-78-1033 350

WHEREAS, this agreement made and entered into this 8 day of Nov, 1979, by and between Helen W. Palmer & Joe E. Hawkins of \_\_\_\_\_ County, South Carolina, hereinafter referred to as Mortgagor, and the Southern Bank and Trust Company, hereinafter referred to as Mortgagee.

WITNESSETH:

WHEREAS, the above identified promissory note was duly executed by the Mortgagor on the date indicated, in the amount and rate as specified, and having the maturity as referred to hereinabove; and  
WHEREAS, on even date, the Mortgagor made and executed a mortgage on real property, which mortgage is referred to hereinabove, and constitutes a valid first lien against said premises; and  
WHEREAS, the balance now due on said note and mortgage amounts to \$ 3500.00, and it is mutually agreeable to extend the maturity of said note and mortgage as set forth below;

NOW, THEREFORE, it is agreed by and between the Mortgagor and the Mortgagee that said note, and mortgage securing same, shall be due and payable on the 8th day of Nov, 1980; that interest thereon shall be paid in accordance with the terms of said note and mortgage; that the lien of the mortgage shall be continued in full force and effect and that, except as herein modified, by mutual consent of the parties hereto, all of the terms and conditions of the note and mortgage shall be and remain in full force and effect; except that interest rate effective Nov 8, 1979 shall be 11.5%.

Amount Financed (Amount of Note)	\$ <u>3500.00</u>
Less:	
S. C. Documentary Stamps	\$ <u>1.40</u>
Credit Life Insurance	\$ _____
Net Proceeds to Borrower	\$ <u>3498.60</u>
<b>FINANCE CHARGE</b>	\$ <u>456.24</u>
Total of Payments	\$ <u>3954.84</u>
(Amount Financed & Finance Charge)	
<b>ANNUAL PERCENTAGE RATE</b>	<u>13.00</u> %

IN WITNESS WHEREOF, the said Mortgagor has signed and sealed these presents, and the Mortgagee has caused these presents to be executed by its duly authorized officer of the day and year first above written.

WITNESSES:  
Sabrina C. Hays  
Sabrina C. Hays  
As to Mortgagors

MORTGAGORS:  
Helen W. Palmer  
Joe E. Hawkins

WITNESSES:  
Sabrina C. Hays  
As to Mortgagee

MORTGAGEE:  
SOUTHERN BANK AND TRUST COMPANY (SEAL)  
OF GREENVILLE, SOUTH CAROLINA  
BY: Helen W. Hawkins per (S)  
Authorized Officer

GCTO - 2 NO1379 1322

4.00CI

RECORD

4328 RV.2