

STATE OF SOUTH CAROLINA

COUNTY OF Greenville FILED

William D. & Jane H. Richardson S.C.  
(Mortgagor) 3 11 PM '80

TO

SOUTHERN BANK AND TRUST COMPANY OF  
GREENVILLE, SOUTH CAROLINA  
(Mortgagee)

EXTENSION AND MODIFICATION AGREEMENT

NOTE: 37314

BOOK 1497 184

Dated Sept 25, 1979 Amount \$27,000.<sup>00</sup>

Due Date Jan 30-80  
Secured By Mortgage of even date  
Recorded (Date) 9-26-79  
Book 1488 Page 173

WHEREAS, this agreement made and entered into this 30<sup>th</sup> day of Jan,  
1980, by and between Wm. D. and Jane H. Richardson  
of Greenville 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  
\$ 27,000.<sup>00</sup>, 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 29<sup>th</sup>  
day of Apr, 1980; that interest thereon shall be at the rate of 15 1/2%  
per annum during the extension period; that the lien of the mortgage shall be con-  
tinued 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 the interest rate which is amended above.

Amount Financed (Amount of Note) -----	\$ <u>27,000.<sup>00</sup></u>
Less: <u>Recording</u> -----	\$ <u>4.00</u>
S. C. Documentary Stamps -----	\$ <u>10.80</u>
Credit-Life Insurance Ext. Fes. -----	\$ <u>10.00</u>
Net Proceeds to Borrower -----	\$ -----
<b>FINANCE CHARGE</b> -----	\$ <u>1015.27</u>
Total of Payments -----	\$ -----
(Amount Financed & Finance Charge)	
<b>ANNUAL PERCENTAGE RATE</b> -----	<u>15 25 %</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 the day and year first above written.

WITNESSES:

Debra C. Stapp  
Joyce Meyer

As to Mortgagors

MORTGAGORS:

✓ W.D. Richardson LS  
✓ Jane H. Richardson LS  
LS

WITNESSES:

Debra C. Stapp  
Joyce Meyer  
As to Mortgagee

MORTGAGEE:

SOUTHERN BANK AND TRUST COMPANY (SEAL)  
OF GREENVILLE, SOUTH CAROLINA

BY: Sheldon M. Hackett  
Authorized Officer

OCT 4 1980 10 4 80 1360

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20-056 (11-79)

STATE OF SOUTH CAROLINA  
SOUTH CAROLINA TAX COMMISSION  
DOCUMENTARY  
STAMP  
TAX  
10.80

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