STATE OF SOUTH CAROLINA

COUNTY OF Greenville

Blake P. Garrett, David H. Garrett, William R. Simmons Jr. and Linda W. Goldsmith

(Mortgagor)

TO

SOUTHERN BANK AND TRUST COMPANY OF GREENVILLE, SOUTH CAROLINA

(Mortgagee)

EXTENSION AND MODIFICATION AGREEMENT

NOTE: 32703 BOOK 1503 PAGE 519

Dated 4-29-77 Amount $100,000.00

Due Date 4-29-80

Secured by Mortgage of even date

Recorded (Date) 4-29-77

Book 1396 Page 166

WHEREAS, this agreement made and entered into this 29th day of April, 1980, by and between Blake P. & David H. Garrett, Linda W. Goldsmith & William R. Simmons Jr. 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 $28,000.00, 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 29th day of April, 1981; that interest thereon shall be at the rate of 16% per annum during the extension period; 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 the interest rate which is amended above.

Amount Financed (Amount of Note)	$28000.00
Less: _____	$_____
S. C. Documentary Stamps	$11.20
Credit Life Insurance	$_____
Net Proceeds to Borrower	$_____
FINANCE CHARGE	$_____
Total of Payments (Amount Financed & Finance Charge)	$_____
ANNUAL PERCENTAGE RATE	_____%

REGULATION Z DISCLOSURE NOT APPLICABLE

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:

Barbara C. Haywood

Mike L. Howe

As to Mortgagors

WITNESSES:

Barbara C. Haywood

Mike L. Howe

As to Mortgagee

MORTGAGORS:

_____ LS

_____ LS

_____ LS

_____ LS

MORTGAGEE:

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

BY: _____

Authorized Officer

STATE OF SOUTH CAROLINA

COUNTY OF _____

PROBATE

PERSONALLY appeared before me _____ and made oath that _____ saw the within named _____ sign, seal and as _____ act and deed deliver the within written instrument and that _____ with _____ witnessed the execution thereof.

SWORN to before me this _____ day of _____, 19__.

_____

Notary Public for South Carolina

My Commission Expires: _____

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