

this 1st day of April, 1981.

WITNESSES

Ralph H. Walker, Jr.
Brenda Payne
As to Borrowers

Jerry A. Oswald
Jerry A. Oswald, Borrower
Nancy A. Oswald
Nancy A. Oswald, Borrower

John B. Buice, Jr.
Kathi L. Hensley
As to Lender

FIRST NATIONAL BANK OF SOUTH CAROLINA
By: Russell Williams
Its: Vice President
Lender

STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)

PROBATE

PERSONALLY appeared before me Ralph H. Walker, Jr., who, being duly sworn, says that he saw Jerry A. Oswald and Nancy A. Oswald, sign, seal, and as their act and deed, deliver the within Modification Agreement, and that he with Brenda Payne witnessed the execution thereof by Jerry A. Oswald and Nancy A. Oswald.

SWORN to before me this
1st day of April, 1981

Ralph H. Walker, Jr.

Kathryn C. Dority (SEAL)
Notary Public for South Carolina
My commission expires: 12-17-90

STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)

PROBATE

PERSONALLY appeared before me John B. Buice, Jr., who, being duly sworn, says that he saw FIRST NATIONAL BANK OF SOUTH CAROLINA, by its duly authorized officer, sign, seal and as its act and deed, deliver the within Modification Agreement, and that he with Kathi L. Hensley witnessed the execution thereof by FIRST NATIONAL BANK OF SOUTH CAROLINA.

SWORN to before me this
1st day of April, 1981.

John B. Buice, Jr.

Jennifer L. Krift (SEAL)
Notary Public for South Carolina
My commission expires: 10-29-90

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