been executed solely for the purpose of fixing the payments for the remaining life of the loan and that these changes have been made solely for the benefit of and at the request of Franklin.

The in their hands and seals this 3 day of d

PERSONALLY appeared the undersigned witness and made oath that he saw the within named Donald E. Franklin, Susan R. Franklin and Richard M. Duncan, Assistant Vice President of American Federal sign, seal and as their act and deed deliver the within instrument and that he, with the other witness subscribed above, witnessed the execution thereof.

SWORN TO before me, this 3rd day of Sept 7, 1981.

Oerra A. Mormina Car (Seal)

Notary Public for South (Carolina)

Dorothy B. Langford

A COLUMN

My commission expires: 4-2-91