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.

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 3.d., 1981.

Lorna M. Morning (Seal)

Notary Public for South Carolina

Sham S. Burgin

GO CONTRACTOR

My commission expires: 4-2-91