

STATE OF SOUTH CAROLINA

COUNTY OF Greenville

Chas T Roy Jr & Janice W. Roy
(Mortgagor)

TO

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

EXTENSION AND MODIFICATION AGREEMENT

NOTE: 39926

Dated 3-6-1981 Amount \$ 22,000

Due Date 6-4-1981
Secured by Mortgage of even date
Recorded (Date) 3-6-1981
Book 1534 Page 396

WHEREAS, this agreement made and entered into this 31st day of DEC, 1981, by and between Chas T Roy Jr and Janice W. Roy 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 \$ 22,000⁰⁰, 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 31st day of March, 1981; that interest thereon shall be at the rate of 15³/₄% 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.

90 days from 12/31/81

Amount Financed (Amount of Note) -----	\$ 22,000.00
Less: <u>EXT FEE 10.00</u> <u>REC FEE 4.00</u> -----	14.00
S. C. Documentary Stamps -----	880
Credit Life Insurance -----	
Net Proceeds to Borrower -----	
FINANCE CHARGE -----	<u>454.38</u>
Total of Payments -----	<u>22,854.38</u>
(Amount Financed & Finance Charge)	
ANNUAL PERCENTAGE RATE -----	<u>15.75%</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:

Joyce Myer
Bill Dorsch
As to Mortgagors

MORTGAGORS:

Charles J. Roy Jr LS
Janice W. Roy LS

WITNESSES:

Joyce Myer
Bill Dorsch
As to Mortgagee

MORTGAGEE:

SOUTHERN BANK AND TRUST COMPANY (SEAL)
OF GREENVILLE, SOUTH CAROLINA
BY: [Signature]
Authorized Officer

4-0056 (11-79)
20 OCT

GREENVILLE

015269

STATE OF SOUTH CAROLINA
SOUTH CAROLINA TAX COMMISSION
DOCUMENTARY
STAMP
TAX
DEC 18 '81
P.B. 10830
03.80

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