

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE  
ROBERT E. AND ELAINE M. ODUM  
(Mortgagor)  
SOUTH CAROLINA  
GREENVILLE S.C.

EXTENSION AND MODIFICATION AGREEMENT  
NOTE: 39772  
Dated 1-30-81 Amount \$ 15,000.00

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

Due Date 1-30-82  
Secured by Mortgage of even date  
Recorded (Date) 1-30-81  
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WHEREAS, this agreement made and entered into this 22nd day of JANUARY, 1982, by and between ROBERT E. AND ELAINE M. ODUM 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 \$ 15,000.00, 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 30th day of JANUARY, 1983; that interest thereon shall be at the rate of 18.00% 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. To be paid in 60 MONTHLY PAYMENTS OF \$380.91, FIRST TO INTEREST AND BALANCE TO PRINCIPAL, BEGINNING 2/28/82

Amount Financed (Amount of Note)	\$ 15,000.00
Less:	\$ -
S. C. Documentary Stamps	6.00
Credit Life Insurance	-
Net Proceeds to Borrower	\$ 14,994.00
<b>FINANCE CHARGE</b>	\$ 1331.51
Total of Payments	\$ 16,325.51
(Amount Financed & Finance Charge)	
<b>ANNUAL PERCENTAGE RATE</b>	18.00%

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:  
Lyw Rock  
Pat Turner  
As to Mortgagors

MORTGAGORS:  
Robert E. Odum LS  
Elaine M. Odum LS

WITNESSES:  
Lyw Rock  
Pat Turner  
As to Mortgagee

MORTGAGEE:  
SOUTHERN BANK AND TRUST COMPANY (SEAL)  
OF GREENVILLE, SOUTH CAROLINA  
BY: Margaret Rogers  
Authorized Officer

20-056 (11-79)  
4.0001

GREENVILLE  
STATE OF SOUTH CAROLINA  
SOUTH CAROLINA TAX COMMISSION  
DOCUMENTARY  
1/22/82  
STAR  
TAX  
\$ 06.00  
R. 10893

0150

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