

STATE OF SOUTH CAROLINA
 COUNTY OF Greenville
Grace W. Sims
 (Mortgagor)

EXTENSION AND MODIFICATION AGREEMENT
 NOTE: 38154
 Dated 4-4-80 Amount \$ 10,000

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

Due Date 10-4-80
 Secured by Mortgage of even date
 Recorded (Date) 4-4-80
 Book 1499 Page 981

WHEREAS, this agreement made and entered into this 11 day of Feb, 1980, by and between Grace W. Sims 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 \$ 8750.00, 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 12 day of May, 1980; that interest thereon shall be at the rate of 18 % 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.

Amount Financed (Amount of Note)	\$ 8750.00
Less F.T. Fee 10.00	10.00
Less S. C. Documentary Stamps	3.52
Less Credit Life Insurance	—
Net Proceeds to Borrower	\$ 8732.48
FINANCE CHARGE	\$ 388.36
Total of Payments	\$ 9138.36
(Amount Financed & Finance Charge)	
ANNUAL PERCENTAGE RATE	<u>18.00</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
Charles Whitted
 As to Mortgagors

MORTGAGORS:
Grace W. Sims LS
 _____ LS
 _____ LS

WITNESSES:
Joyce Myer
Charles Whitted
 As to Mortgagee

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

4-0000
 20-056 (11-79)

GREENVILLE
 STATE OF SOUTH CAROLINA
 SOUTH CAROLINA TAX COMMISSION
 DOCUMENTARY TAX
 FEB-80
 P.B. 1039C
 0352

0160

4326 RV-2