

FILED

GR: 100. S. C.

STATE OF SOUTH CAROLINA

EXTENSION AND MODIFICATION AGREEMENT

COUNTY OF GREENVILLE

APR 10 11 44 AM '82

NOTE: 29926

CHAS. T. ROY JR
JANICE W. ROY
(Mortgagor)

JONES B. BERSLEY

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

TO

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

Due Date 6-4-1981
Secured by Mortgage of even date
Recorded (Date) 3-6-1981
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WHEREAS, this agreement made and entered into this 31 day of MAR, 1982, by and between CHAS. T. ROY JR. 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 \$ 22,000.00, 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 JUNE, 1982; that interest thereon shall be at the rate of 16 1/2% 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)	\$ 22,000.00
Less: FEE 10.00 - RECORDING 4.00	14.00
S. C. Documentary Stamps	8.80
Credit Life Insurance	
Net Proceeds to Borrower	
FINANCE CHARGE 91 DAYS FROM 3/31/81	905.01
Total of Payments	22,905.01
(Amount Financed & Finance Charge)	
ANNUAL PERCENTAGE RATE	16.50%

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:

[Signature]
[Signature]

As to Mortgagors

WITNESSES:

[Signature]
[Signature]

As to Mortgagee

MORTGAGORS:

[Signature] LS
[Signature] LS
[Signature] LS

MORTGAGEE:

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

BY: [Signature]
Authorized Officer

TE OF SOUTH CAROLINA
H CAROLINA TAX COMMISSION
UMENTARY
STAMP
TAX 83.30
P.B. 10876

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