

STATE OF SOUTH CAROLINA  
 COUNTY OF Greenville  
WILLIAM D. KIRBY  
MARGARET G. KIRBY  
 (Mortgagor)

EXTENSION AND MODIFICATION AGREEMENT

NOTE:  
 Dated 10-17-1981 Amount \$ 20,000.00

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

Due Date 10-17-1981  
 Secured by Mortgage of even date  
 Recorded (Date) 10-17-1980  
 Book 1520 Page 936

WHEREAS, this agreement made and entered into this 15 day of APRIL, 1981, by and between WILLIAM D. KIRBY, MARGARET G. KIRBY 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 \$ 20,000.00, 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 30<sup>th</sup> day of JULY, 1981; 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)               | \$ 20,000.00  |
| Less: <u>EFF FEE 10.00</u> <u>REC FEE 4.00</u> | \$ 14.00      |
| S. C. Documentary Stamps                       | \$ 8.00       |
| Credit Life Insurance                          | \$ -          |
| Net Proceeds to Borrower                       | \$ 19,978.00  |
| <b>FINANCE CHARGE</b> <u>106 DAYS</u>          | \$ 1,045.48   |
| Total of Payments                              | \$ 21,045.48  |
| (Amount Financed & Finance Charge)             | <u>18.00%</u> |
| <b>ANNUAL PERCENTAGE RATE</b>                  |               |

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.

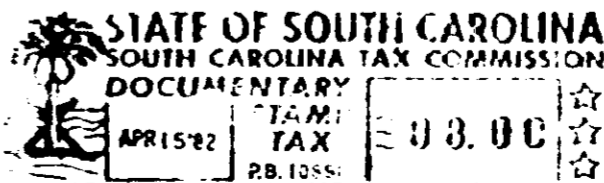
WITNESSES:  
Joyce D. Meyer  
Charley Whitted  
 As to Mortgagors

MORTGAGORS:  
William D. Kirby LS  
Margaret G. Kirby LS

WITNESSES:  
Joyce D. Meyer  
Charley Whitted  
 As to Mortgagee

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

GREENVILLE



4328 RV-2