

STATE OF SOUTH CAROLINA **FILED** GREENVILLE CO. S.C. EXTENSION AND MODIFICATION AGREEMENT

COUNTY OF Greenville **JAN 24 4 24 PM '83** DATE: 41512  
& Sheri S. Garrison  
Charles N. Garrison D/B/A Garrison Opticians R.M.C. dated Dec. 23, 1981 Amount \$ 45,751.40  
(Mortgagor)

TO  
SOUTHERN BANK AND TRUST COMPANY OF GREENVILLE, SOUTH CAROLINA (Mortgagee)  
Due Date August 2, 1982  
Secured by Mortgage of even date  
Recorded (Date) Dec. 23, 1981  
Book 1560 Page 442

WHEREAS, this agreement made and entered into this 4th day of December, 19 82, by and between Charles N. Garrison d/b/a/ Garrison Opticians 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 \$45,751.40, 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 2nd day of June, 19 83; that interest thereon shall be at the rate of 15.50% 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. 180 days

-244148

Amount Financed (Amount of Note)	\$45,751.40
Less: Ext. fees 10.00 re. 4.00	\$ 14.00
S. C. Documentary Stamps	\$ 18.32
Credit Life Insurance	\$ N/A
Net Proceeds to Borrower	\$45,751.40
<b>FINANCE CHARGE</b>	\$ 3,497.16
Total of Payments	\$49,248.56
(Amount Financed & Finance Charge)	
<b>ANNUAL PERCENTAGE RATE</b>	15.5%

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:  
Gaila A. Sellers  
Joyce Meyer  
As to Mortgagors

MORTGAGORS:  
Charles N. Garrison LS  
Sheri S. Garrison LS  
Formerly known as Sheri S. Garrison LS

WITNESSES:  
Gaila A. Sellers  
Joyce Meyer  
As to Mortgagee

MORTGAGEE:  
SOUTHERN BANK AND TRUST COMPANY (SEAL)  
OF GREENVILLE, SOUTH CAROLINA  
BY: Lawrence R. Smith  
LRM Authorized Officer

4.00CT 20-056 (11-79)

(CONTINUED ON NEXT PAGE)

