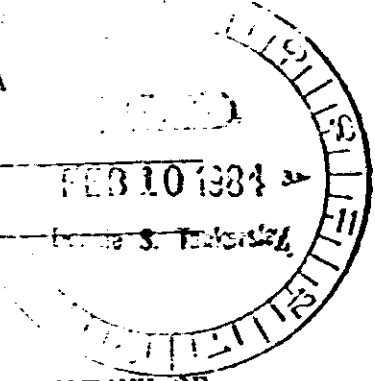


STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

James C. Schepis  
(Mortgagor)



TO

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

EXTENSION AND MODIFICATION AGREEMENT

NOTE: 40882

Dated 8/4/81 Amount \$ 11,500.00

Due Date 1/30/82  
Secured by Mortgage of even date  
Recorded (Date) 8/6/81  
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WHEREAS, this agreement made and entered into this 23rd day of January, 19 84 by and between JAMES C. SHEPIS

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 \$ 6,700.00, 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 23rd day of July, 19 84; that interest thereon shall be at the rate of 13 % 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) -----	\$ 7,000.00
Less: -----	\$ 14.00
S. C. Documentary Stamps -----	\$ 2.80
Credit Life Insurance -----	\$ 7,000.00
Net Proceeds to Borrower -----	\$ 453.75
<b>FINANCE CHARGE</b> -----	\$ 7,453.75
Total of Payments -----	\$ 7,453.75
(Amount Financed & Finance Charge)	13.00%
<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:

*Barbara C. Hays*  
*James Miller*

As to Mortgagors

MORTGAGORS:

*James Schepis* LS  
*Robert S. Schepis* LS

WITNESSES:

*Barbara C. Hays*  
*James Miller*

As to Mortgagee

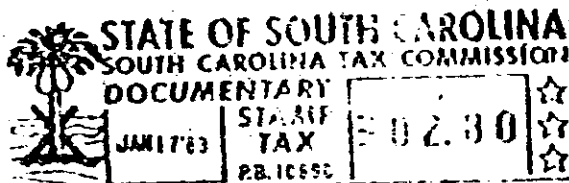
MORTGAGEE:

SOUTHERN BANK AND TRUST COMPANY (SEAL)  
OF GREENVILLE, SOUTH CAROLINA  
BY *Carol K. Marzola*  
Authorized Officer

20-056

GREENVILLE

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