

STATE OF SOUTH CAROLINA

COUNTY OF Greenville

William D. & Margaret G. Kirby
(Mortgagor)

TO

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

EXTENSION AND MODIFICATION AGREEMENT

NOTE: 39235

VOL 1647 PAGE 480

Dated October 17, 1980 Amount \$25,000.00

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

WHEREAS, this agreement made and entered into this 26 day of January,
1984, by and between William D. & 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
\$ 9,000.00, 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 24th
day of July, 1984; that interest thereon shall be at the rate of 14.00%
per annum during the extension period; that the lien of the mortgage shall be con-
tinued 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) -----	\$ 9,000.00	
Less: -----	\$ 14.00	Paid
S. C. Documentary Stamps -----	\$ 3.64	Paid
Credit Life Insurance -----	\$ -----	
Net Proceeds to Borrower -----	\$ 9,000.00	
FINANCE CHARGE -----	\$ 621.37	
Total of Payments -----	\$ 9,621.37	
(Amount Financed & Finance Charge)		
ANNUAL PERCENTAGE RATE ----	14.00 %	

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:

Carly Whitted
George Myers

As to Mortgagors

MORTGAGORS:

X William D. Kirby LS
William D. Kirby
X Margaret G. Kirby LS
Margaret G. Kirby LS

WITNESSES:

Carly Whitted
George Myers
As to Mortgagee

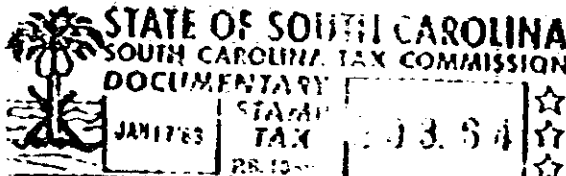
MORTGAGEE:

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

BY: Charles J. Stewart
Authorized Officer
AUP

20-056 (11-7)

GREENVILLE



400 3

1A01

0489

4328-11-2