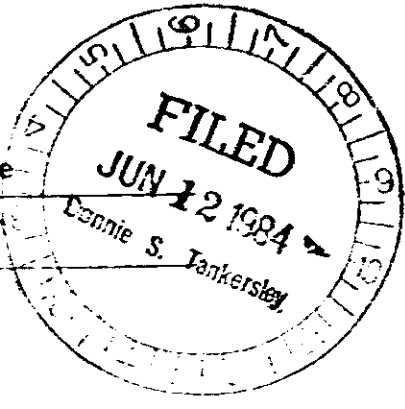


0160370-41684

STATE OF SOUTH CAROLINA  
COUNTY OF Greenville  
NED R. ARNDT  
(Mortgagor)



EXTENSION AND MODIFICATION AGREEMENT  
NOTE:  
Dated 1-22-82 Amount \$ 26,000.00

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

Due Date 1-22-83  
Secured by Mortgage of even date  
Recorded (Date) 1-27-82  
Book 1582 Page 210

WHEREAS, this agreement made and entered into this 8th day of May,  
19 84, by and between Ned R. Arndt  
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~~ second  
lien against said premises; and  
WHEREAS, the balance now due on said note and mortgage amounts to  
\$ 26,000.00, 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 6th  
day of August, 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) -----	\$ 26,000.00	} Paid by customer
Less: Ext. & filing fee -----	\$ 14.00	
S. C. Documentary Stamps -----	\$ 10.40	
Credit Life Insurance -----	\$ -----	
Net Proceeds to Borrower -----	\$ 26,000.00	
<b>FINANCE CHARGE</b> -----	\$ 897.53	
Total of Payments -----	\$ 26,897.53	
(Amount Financed & Finance Charge)		
<b>ANNUAL PERCENTAGE RATE</b> -----	<u>14.00</u> %	

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:

Sandra J. Davis  
Michelle S. Stokes

400  
3

As to Mortgagors

WITNESSES:

Michelle S. Stokes  
Sandra J. Davis

31A01

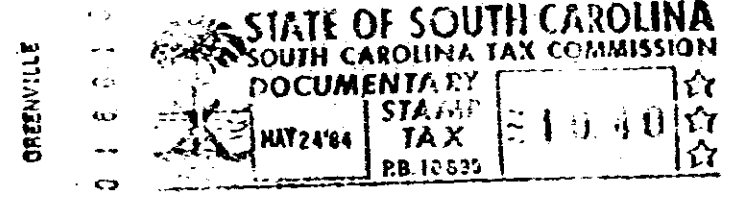
As to Mortgagee

MORTGAGORS:

Ned R. Arndt LS  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ LS

MORTGAGEE:

SOUTHERN BANK AND TRUST COMPANY (SEAL)  
OF GREENVILLE, SOUTH CAROLINA  
BY: Wm. Heyward Johnston  
Authorized Officer  
Wm. Heyward Johnston  
Vice President



9365

328-11-2