

STATE OF SOUTH CAROLINA

EXTENSION AND MODIFICATION AGREEMENT

COUNTY OF Greenville

NOTE: 0148247 - 46027

Rick A. Setzer and Sue Lynn Setzer  
(Mortgagor)

Dated 3-14-84 Amount \$225,000.00

TO

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

Due Date September 10, 1984  
Secured by Mortgage of even date  
Recorded (Date) 3-15-84  
Book 1652 Page 268 Greenville  
Book 1074 Page 380 Spartanburg

WHEREAS, this agreement made and entered into this 16th day of October,  
19 84, by and between Rick A. Setzer and Sue Lynn Setzer

of Greenville/Spartanburg 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  
\$ 200,000.00, 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 10th  
day of September, 1988; that interest thereon shall be at the rate of P+1 1/2 %  
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.

Payments are scheduled as follows:	Amount Financed (Amount of Note)	\$ 200,000.00
Principal: \$25,000. due each March 10th and September 10th until paid in full.	Less: Extension and filing fees	\$ 28.00 paid by customer
	S. C. Documentary Stamps	\$ 60.00 paid by customer
	Credit Life Insurance	\$ _____
	Net Proceeds to Borrower	\$ _____
	FINANCE CHARGE	\$ _____
Interest: due quarterly on Dec. 10th, March 10th, June 10th and Sept. 10th.	Total of Payments (Amount Financed & Finance Charge)	\$ _____
	ANNUAL PERCENTAGE RATE	_____ %

REGULATION Z DISCLOSURE NOT APPLICABLE

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:

Sue L. Lellie  
Sandra J. Davis  
As to Mortgagors

MORTGAGORS:

Rick A. Setzer LS  
Sue Lynn Setzer LS

WITNESSES:

Sue L. Lellie  
Sandra J. Davis  
As to Mortgagee

MORTGAGEE:

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

4-0001  
20-056 (11-79)

STATE OF SOUTH CAROLINA  
SOUTH CAROLINA TAX COMMISSION  
DOCUMENTARY  
STAMP  
TAX \$ 60.00  
6-11-84

0438

4328-11-2