

FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION

ELIZABETH RIDDLE GREENVILLE, SOUTH CAROLINA P.M.C.

MODIFICATION & ASSUMPTION AGREEMENT

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

LAST NUMBER NO.

WHEREAS Fidelity Federal Savings and Loan Association of Greenville South Carolina... DECEMBER 17, 1968... AND CAROLE C. COLE... interest at the rate of 7-1/2% and secured by a first mortgage on the premises...

GREENVILLE COUNTY IN MORTGAGE BOOK 1112 PAGE 514... WHEREAS THE ASSOCIATION HAS AGREED TO SAID MODIFICATION OF INTEREST RATE... rate of 7-1/2% and can be regulated as hereinafter stated

NOW, THEREFORE, this agreement made and entered into this 12th day of JULY 1972 by and between the ASSOCIATION as mortgagee and HAROLD N. WILLIS AND BETTY J. WILLIS as assuming OBLIGOR.

WITNESSETH

In consideration of the premises and the further sum of \$1.00 paid by the ASSOCIATION to the OBLIGOR, receipt of which is hereby acknowledged, the undersigned parties agree as follows:

- (1) That the loan balance at the time of this assumption is \$14,842.43... (2) THE UNDERSIGNED agree(s) that the interest rate of interest on this obligation may from time to time in the discretion of the ASSOCIATION be increased to the maximum rate... (3) Should any installment payment become due for a period in excess of 15 days... (4) Privilege is reserved by the obligor to make additional payments... (5) That all terms and conditions set out in the note and mortgage shall continue in full force... (6) That this Agreement shall bind jointly and severally the successors and assigns of the ASSOCIATION and OBLIGOR, his heirs, successors and assigns.

IN WITNESS WHEREOF the parties hereto have set their hands and seals this 12th day of JULY 1972.

In the presence of: Linda C. Bryant, William J. Souther

FIDELITY FEDERAL SAVINGS & LOAN ASSOCIATION (SEAL) Harold N. Willis (SEAL) Betty J. Willis (SEAL)

CONSENT AND AGREEMENT OF TRANSFERRING OBLIGOR(S)

In consideration of Fidelity Federal Savings and Loan Association's consent to the assumption outlined above, and in further consideration of One dollar (\$1.00), the receipt of which is hereby acknowledged, I (we), the undersigned(s) as transferring OBLIGOR(S) do hereby consent to the terms of this Modification and Assumption Agreement and agree to be bound thereby.

In the presence of: Linda C. Bryant, William J. Souther

Harold N. Willis (SEAL) Betty J. Willis (SEAL) Carole C. Cole (SEAL)

STATE OF SOUTH CAROLINA) COUNTY OF GREENVILLE)

Personally appeared before me the undersigned who made oath that (s)he (they) HAROLD N. WILLIS AND BETTY J. WILLIS sign, seal and deliver the foregoing Agreement(s) and that (s)he (they) with this office witnessing witness the Assumption herein.

SWORN to before me this 12th day of JULY 1972 by Linda C. Bryant (SEAL)

William J. Souther (SEAL)

Notary Public for South Carolina My commission expires 2-18-80