- 6. That Borrower shall pay Lender a late charge of five percent (5%) of any installment not received by Lender within fifteen (15) days after the installment is due.
- 7. That Borrower may prepay the principal balance outstanding in full or in part at any time without penalty, provided that any partial prepayment shall be applied against the principal balance outstanding and shall not postpone the due date of any subsequent monthly installments or change the amount of such installments, unless Lender shall otherwise agree in writing.
- 8. That all terms and provisions of said Note and Mortgage shall continue in full force and effect, except as expressly modified by this Agreement.
- That this Agreement shall bind the heirs, successors, and assigns of Lender and Borrower.

IN WITNESS WHEREFORE, the parties hereto have set their hands and seals this 29th day of August 1980.

and seals this <u>29th</u> day of <u>Augus</u>	, 1900.
and seals this 29th day ofAugus IN THE PRESENCE OF: Carly Jackson IN THE PRESENCE OF: Barlace M. Mynason Carlycken	FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION BY:
STATE OF SOUTH CAROLINA)) COUNTY OF GREENVILLE)	PROBATE
PERSONALLY appeared before me oath that (s) he saw the within named Association of Greenville, by its duseal and as their act and deed delive Agreement, and that (s) he with the other execution thereof. SWORN to before me this 29th day of August 1980. Notary Public for South Carolina My commission expires: 2-6-89	rer the within written Modification
STATE OF SOUTH CAROLINA) COUNTY OF GREENVILLE)	PROBATE
personally appeared before me the undersigned witness and made oath that (s)he saw the within named Borrower sign, seal and as its act and deed deliver the within written instrument and that (s)he, with the other witness subscribed above witnessed the execution thereof.	
SWORN to before me this 29th day of August, 1980. Notary Public for South Carolina My commission expires: 2-6-89	Bailais M. Thimasin
(CONTINUED ON NEXT PAGE)	