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42283

STATE OF SOUTH CAROLINA

EXTENSION AND MODIFICATION AGREEMENT

COUNTY OF Greenville

NOTE: 42283

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JoAnn & Davy Lee Hefner
(Mortgagor)

Dated 5-14-82

Amount \$ 75,000.00

TO

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

Due Date 11-4-83
Secured by Mortgage of even date
Recorded (Date) 5-14-82
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WHEREAS, this agreement made and entered into this 2nd day of May,
19 84, by and between JoAnn and Davy Lee Hefner

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
\$ 67,500.00, 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 29th
day of October, 19 84; 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)	\$ 67,500.00	
Less: Extension/recording fee	\$ 14.00	Pd. by customer
S. C. Documentary Stamps	\$ 27.00	
Credit Life Insurance	\$	
Net Proceeds to Borrower	\$ 67,500.00	
FINANCE CHARGE	\$ 4,660.27	
Total of Payments	\$ 72,160.27	
(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:

George Meyer
Georgia Bauer

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As to Mortgagors

MORTGAGORS:

JoAnn Hefner LS
Davy Lee Hefner LS

WITNESSES:

George Meyer
Georgia Bauer

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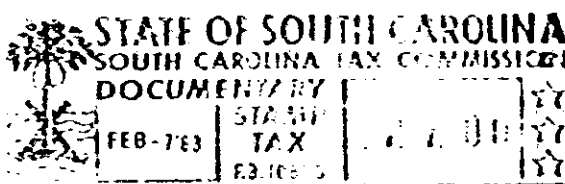
As to Mortgagee

MORTGAGEE:

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

BY: Thomas G. Brown
Authorized Officer

GREENVILLE



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