

STATE OF SOUTH CAROLINA

EXTENSION AND MODIFICATION AGREEMENT

COUNTY OF Greenville
Charles N. Garrison D/B/A
Garrison's Opticians
(Mortgagor)

NOTE: 0119628 - 41512/VOL **1686** PAGE **858**

Dated 12-23-81 Amount \$ 45,751.40

TO

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

Due Date August 2, 1982
Secured by Mortgage of even date
Recorded (Date) Dec. 23, 1981
Book 1560 Page 442

WHEREAS, this agreement made and entered into this 14th day of September,
19 84, by and between Charles N. Garrison D/B/A Garrison's Opticians
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
\$ 42,177.42, 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 13th
day of September, 1985; 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.

Amount Financed (Amount of Note) -----	\$ <u>42,177.42</u>	
Less: Extension & filing fees -----	\$ <u>14.00</u>	} Paid by customer
S. C. Documentary Stamps -----	\$ <u>12.66</u>	
Credit Life Insurance -----	\$ _____	} Paid by customer
Net Proceeds to Borrower -----	\$ _____	
FINANCE CHARGE -----	\$ _____	
Total of Payments -----	\$ _____	
(Amount Financed & Finance Charge)		
ANNUAL PERCENTAGE RATE -----	<u> </u> %	

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:

Sandra J. Davis
George Meyer
As to Mortgagors

MORTGAGORS:

Charles N. Garrison D/B/A
Garrison's Opticians LS
Charles N. Garrison LS
Garrison's Opticians LS

WITNESSES:

Sandra J. Davis
George Meyer
As to Mortgagee

MORTGAGEE:

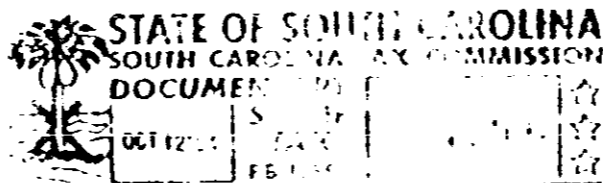
SOUTHERN BANK AND TRUST COMPANY (SEAL)
OF GREENVILLE, SOUTH CAROLINA

BY: Wm. Heenan
Authorized Officer

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GREENVILLE



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