STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

AGREEMENT AND AMENDMENT TO NOTE

WHEREAS, on or about January 4, 1967 the undersigned Cleophus Smith, Jr. and Rosa Lee S. Smith did execute and deliver unto the undersigned Ruby Hendricks their certain promissory note in writing, in the sum of Three Thousand Six Hundred and 00/100 (\$3,600.00) Dollars to be repaid in monthly installments of Twenty Eight and 00/100 (\$28.00) Dollars per month, beginning on February 11, 1967, with payment first to interest and the balance to principal, interest to be at the rate of Seven (7%) per cent per annum, to be computed and paid monthly.

WHEREAS, the said Note was secured by a Mortgage recorded in the R.M.C. Office for Greenville County in Mortgage Book 1047, at Page 458, which Mortgage was second and junior in lien to that Mortgage to United Federal Savings & Loan Association (formerly Fountain Inn Federal Savings & Loan Assoc.) and Whereas the said Cleophus Smith, Jr. and Rosa Lee S. Smith have made no payment on said Note and Mortgage since March 9, 1970, and Whereas the Mortgage has an unpaid balance of Five Thousand Five Hundred Thirty Six and 44/100 (\$5,536.44) Dollars, which amount includes unpaid interest accrued to date, and Whereas the said Ruby Hendricks, on or about the 13th day of March, 1975, commenced foreclosure action to foreclose the subject Note and Mortgage, and Whereas, it is the desire of the undersigned Cleophus Smith, Jr. and Rosa Lee S. Smith that the property not be foreclosed now, and in consideration of the forebearance of that foreclosure and in order that they may allow and provide for the payment of the subject indebtedness, It Is Hereby Agreed and Understood that the previous balance owed on the above referred to Note is the sum of Five Thousand Five Hundred Thirty Six and 44/100 (\$5,536.44) Dollars, and that said Note shall be so

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