

MODIFICATION OF NOTE AND DEED OF TRUST

THIS MODIFICATION OF NOTE AND DEED OF TRUST for loan number #2600043224 is dated as of 01/20/2023, is made by the undersigned Borrower(s), Christopher W Mattern, ("I", "me" and "my") to evidence a modification to my indebtedness (the "Note") to First Bank, a NC corporation (the "Note Holder") originated executed on 10/12/2021 and secured by a Deed of Trust of even date (the "Deed of Trust").

WHEREAS, the Borrower desires to complete the construction of a residence financed by the Note Holder and the Note Holder is willing to extend the term of the Note for such purpose. *(All terms not otherwise defined herein will have the meaning defined in the Note or the Deed of Trust).*

IN CONSIDERATION of the foregoing and other good and valuable consideration, the Borrower and Note Holder agree as follows:

1. *Payments.* Section 3(A) of the Note is amended to provide for the first monthly payment (of principal and interest) on December 1, 2023 and the Maturity Date is amended to November 1, 2053.
2. *Construction/Permanent Loan.* The provisions of Section 1 of the Construction Loan Addendum Amending Note is hereby amended as follows:
 - a. The Completion Date is **October 31, 2023**;
 - b. The Permanent Mortgage Date is **December 1, 2023**
 - c. The first payment of principal and interest during the Permanent Phase will be due on 1st day of the second month following Completion Date which is **October 31, 2023**.
3. *Full Force and Effect.* Except as amended herein, the Note and Deed of Trust shall have the full force and effect as originally executed.

WITNESS the following signature and seal:

(Seal)

Borrower: Christopher W Mattern