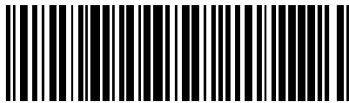


Susan Kessler
Colleton County Register Of Deeds

As evidenced by the instrument number shown below, this document
has been recorded as permanent record in the archives of the
Office of the Colleton County Register Of Deeds



2026002853	
MODIFICATION OF MORTGAGE	
RECORDING FEES	\$10.00
STATE TAX	\$0.00
COUNTY TAX	\$0.00
PRESENTED & RECORDED	
05/26/2026 03:24:54 PM	
SUSAN KESSLER	
REGISTER OF DEEDS	
COLLETON COUNTY, SC	
BK: RB 3578	
PG: 266-271	

SUSAN KESSLER
REGISTER OF DEEDS COLLETON COUNTY SOUTH CAROLINA

COLLETON COUNTY, SC	
2026002853	
MODIFICATION OF MORTGAGE	
RECORDING FEES	\$10.00
STATE TAX	\$0.00
COUNTY TAX	\$0.00
05-26-2026	03:24:54 PM
SUSAN KESSLER	
REGISTER OF DEEDS	
BK:RB 3578 PG:266-271	

After Recording Return To:
Ameris Bank
3500 Piedmont Rd, NE #105
Atlanta, GA 30305

LOAN#: 7166462507
MIN: 1009207-0000462450-8

[Space Above This Line For Recording Data]

LOAN MODIFICATION AGREEMENT
(Providing for Adjustable Interest Rate)

TWO ORIGINAL MODIFICATION AGREEMENTS MUST BE EXECUTED BY THE BORROWER: ONE ORIGINAL IS TO BE FILED WITH THE NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED

This Loan Modification Agreement ("Agreement"), made on 05/20/2026, between **JAYME L ELLIS AND JEFFREY A ELLIS, JOINT TENANTS** ("Borrower") and **Ameris Bank** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **NOVEMBER 10, 2025** and recorded in Book or Liber **3503**, at page(s) **138-159**, of the REGISTER OF DEEDS Records of **COLLETON, SC** (County and State, or other jurisdiction), and (2) the adjustable rate note (the "Note"), bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at:

321 Chinese Dog Run Ln, Cottageville, SC 29435

the real property described being set forth as follows:

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.


In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):


1. . As of 05/20/2026, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$412,800.00, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.

2. The Borrower has this date executed and delivered to Mortgagee the following:

(a) A Receipt for Advance in the amount of \$ given to evidence a future advance under the Security Instrument ("Future Advance") (the Receipt for Advance).

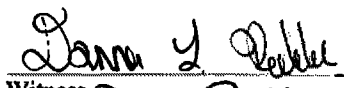
- (b) A consolidation and renewal note in the principal amount of \$412,800.00 given in renewal and consolidation of the Original Note and Future Advance (the "Consolidation and Renewal Note").
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 6.625%, from 05/20/2026. The interest rate Borrower will pay may change in accordance with the terms of the Note. Borrower promises to make monthly payments of principal and interest of U.S. \$2,643.20, beginning on 07/01/2026. The amount of Borrower's monthly payments may change in accordance with the terms of the Note. Borrower will continue to make monthly payments on the same day of each succeeding month until principal and interest are paid in full, except that, if not sooner paid, the final payment of principal and interest shall be due and payable on June 1st, 2056, which is the present or extended Maturity Date.
 3. If on the Maturity Date, Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
 4. Borrower understands and agrees that
 - (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.
 - (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.
 - (c) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument.
 - (d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
 - (e) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

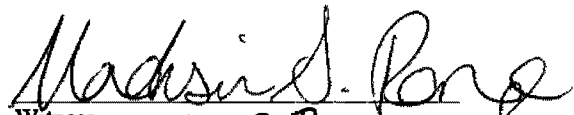
 (Seal)
 Jayme Ellis - Borrower

 (Seal)
 Jeffrey Ellis - Borrower

05/20/2026 Date

05/20/2026 Date


 Witness Donna Redder


 Witness Madison S. Range

[Space Below This Line for Acknowledgements]

Notary for Borrower(s)

STATE OF South Carolina

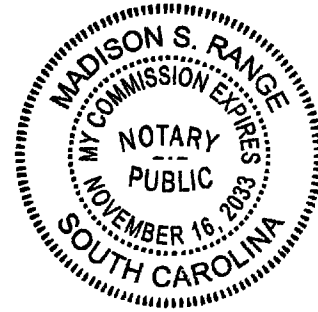
COUNTY OF Berkeley

On this 20th day of May, 20 26, before me personally appeared Jayne Ellis and Jeffrey Ellis, to me known to be the person (or persons) described in and who signed, sealed and delivered the foregoing instrument, that such person (or persons) executed the same as such person (or person's) free act and deed.

Madison S. Range
Notary Public

Printed Name: Madison S. Range

Commission Expires: 11/16/2033



[Signature] (Seal)
Ameris Bank -Lender

By Camillia Lowe, AVP
(Printed Name and Title)

5/13/2026
Date of Lender's Signature

[Signature]
Witness Linda Johnson

[Signature]
Witness Alex Morton

Notary for Lender(s)

State of GEORGIA

County of Fulton

This record was signed, sealed and delivered before me on 05/13/2027 ²⁰²⁶
Date

by Camillia Lowe
Printed name(s) of individual(s) signing document who proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

Personally Known
or
 Produced Identification

Type and # of ID (last 4 digits) _____

ID Expiration Date _____

[Signature]
Signature of notary public

W Namath Gaskin
(Name of notary, typed, stamped or printed)

Notary Public State of Georgia Stamp/Seal
My commission expires: 01/04/2027

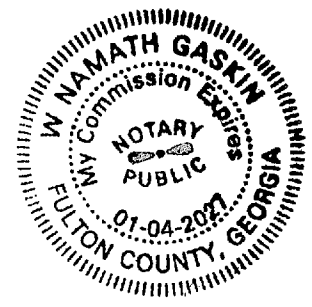


EXHIBIT "A"

ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Colleton, being shown and designated as Lot 5-A, on a plat entitled "A SUBDIVISION PLAT CREATING LOT '5-A' (1.00 ACRE) OUT OF T.M.S. #168-00-00-265 SURVEYED FOR & OWNED BY ELLIS REDNECK RIVIERA, LLC LOCATED OFF OF CHINESE DOG RUN LANE SOUTH OF COTTAGEVILLE COLLETON COUNTY, SOUTH CAROLINA" dated July 5, 2025 and recorded October 23, 2025 in Book 971 at Page 77 in the Register of Deeds Office for Colleton County.

This being the same property conveyed to Jayme L. Ellis and Jeffrey A. Ellis by Deed of Ellis Redneck Riviera, LLC dated November 10, 2025 and recorded November 12, 2025 in the Office of the ROD for Colleton County in Book 3503, at Page 134. Further being a portion of the property conveyed to Ellis Redneck Riviera, LLC by deed of Jeffrey A. Ellis and Jayme L. Logue dated March 9, 2023 and recorded March 13, 2023 in the Office of the ROD for Colleton County in Book 3189, at Page 311. Further being a portion of the property conveyed to Jeffrey A. Ellis and Jayme L. Logue by deed of Danny Lee Reeves dated February 4, 2022 and recorded February 4, 2022 in the Office of the ROD for Colleton County in Book 3063, at Page 202.

TMS: 168-00-00-285.000