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MORTGAGE RIDER

PROVIDED FURTHER, that this loan was made pursuant to Section 8-3 of the 1962 South Carolina Code of Laws, as amended, with the understanding that the mortgagee has received a commitment to guarantee, insure or purchase this loan as is contemplated under said section, and that in the event said loan is not guaranteed, insured or subsequently purchased in whole or in part by one of the organizations designated therein, then the mortgagee does hereby agree and covenant to return to the appropriate party any fees, discounts or interest paid which would otherwise exceed the lawful rate of interest allowed on first mortgage real estate loans under the laws of the State of South Carolina prevailing as of the date hereof.

Mortgage rider attached to and forming a part of mortgage in the amount of \$45,000.00, dated January 10, 1975 given The South Carolina National Bank by Hal R. Mulkey & Amy A. Mulkey

Mortgagor(s) Initial(s) H.R.M. A.A.M.

RECORDED JAN 13 '75 16576-3:05 P.M.

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