

PLANNED UNIT DEVELOPMENT RIDER

BOOK 1560 PAGE 603

THIS PLANNED UNIT DEVELOPMENT ("PUD") RIDER is made this 23rd day of
.. December, 19 81., and is incorporated into and shall be deemed to amend and supplement
a Mortgage, Deed of Trust or Deed to Secure Debt (herein "security instrument") dated of even date herewith, given by
the undersigned (herein "Borrower") to secure Borrower's Note to Cameron-Brown Company.....
..... (herein "Lender") and covering the Property described in the
security instrument and located at .. Unit 6-C, Wenwood Towns, Greenville County, S. C.
(Property Address)

.29607..... The Property comprises a parcel of land improved with a dwelling, which, together with
other such parcels and certain common areas and facilities, all as described in Declaration of Covenants,
Conditions and Restrictions.....

(herein "Declaration"), forms a planned unit development known as Wenwood Towns

(Name of Planned Unit Development)

(herein "PUD").

PLANNED UNIT DEVELOPMENT COVENANTS. In addition to the covenants and agreements made in the security
instrument, Borrower and Lender further covenant and agree as follows:

A. PUD Obligations. Borrower shall perform all of Borrower's obligations under the: (i) Declaration; (ii)
articles of incorporation, trust instrument or any equivalent document required to establish the homeowners
association or equivalent entity managing the common areas and facilities of the PUD (herein "Owners Association");
and (iii) by-laws, if any, or other rules or regulations of the Owners Association. Borrower shall promptly pay, when
due, all assessments imposed by the Owners Association.

B. Hazard Insurance. In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair
following a loss to the common areas and facilities of the PUD, any such proceeds payable to Borrower are hereby
assigned and shall be paid to Lender for application to the sums secured by the security instrument, with the excess,
if any, paid to Borrower.

C. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to
Borrower in connection with any condemnation or other taking of all or any part of the common areas and facilities
of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such
proceeds shall be applied by Lender to the sums secured by the security instrument in the manner provided under
Uniform Covenant 9.

D. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written
consent, consent to:

(i) the abandonment or termination of the PUD;

(ii) any material amendment to the Declaration, trust instrument, articles of incorporation, by-laws of the
Owners Association, or any equivalent constituent document of the PUD, including, but not limited to, any
amendment which would change the percentage interests of the unit owners in the common areas and facilities of
the PUD;

(iii) the effectuation of any decision by the Owners Association to terminate professional management and
assume self-management of the PUD; or

(iv) the transfer, release, encumbrance, partition or subdivision of all or any part of the PUD's common areas
and facilities, except as to the Owners Association's right to grant easements for utilities and similar or related purposes.

E. Remedies. If Borrower breaches Borrower's covenants and agreements hereunder, including the covenant
to pay when due planned unit development assessments, then Lender may invoke any remedies provided under the
security instrument, including, but not limited to, those provided under Uniform Covenant 7.

IN WITNESS WHEREOF, Borrower has executed this PUD Rider.

William H. Painter Jr.

William H. Painter, Jr.

—Borrower

Elizabeth E. Richards

Elizabeth E. Richards

—Borrower

RECORDED DEC 29 1981

at 11:05 A.M.

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PLANNED UNIT DEVELOPMENT RIDER—1 to 4 Family—6/75—FNMA/FHLMC UNIFORM INSTRUMENT

CB 630 (9/75)

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