

CALL OPTION RIDER

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THIS RIDER is made this 26th day of February 1982, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to CAMERON-BROWN COMPANY (the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at:

1283 Rainwood Drive, Simpsonville, South Carolina 29681

(Property Address)

ADDITIONAL COVENANT. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. Lender's Call Option. During the thirty day period beginning on a date seven years from the date of the Note, Lender shall have the option to require payment in full of the sums secured by the Security Instrument. If Lender elects to exercise this call option, notice of such election shall be given to Borrower who shall pay all such sums to Lender on the payment date specified in the notice, which date shall be at least 60 days from the date of mailing. If Borrower fails to pay such sums when due, Lender may invoke any remedies permitted by the Security Instrument.

IN WITNESS WHEREOF, Borrower has executed this Call Option Rider.

Arlin B. Garrison - Borrower

Jacquelyn W. Garrison - Borrower

CBC 902 (Rev. 1/81)-FNMA 9/80 SC, GA & FLA

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RECORDED FEB 26 1982 at 10:41 A.M.

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