

ATTACHMENT -- CONDOMINIUM MORTGAGE RIDER PROVISIONS:

To, and part of, printed MORTGAGE dated March 24, 19 82, between
FRANCES W. TALLEY ("Borrower"), and Bankers Mortgage
 Corporation ("Lender"), adding paragraphs 25 through 31.

25. The Borrower shall promptly deliver to the Lender a true and full copy of each and every notice of default received by the Borrower with respect to any obligation of the Borrower under the provisions of the Horizontal Property Act of the State of South Carolina (the "Horizontal Property Act"), the Master Deed, or the By-Laws of the Council of Co-Owners, or of any corporation created to facilitate the administration and operation of WENWOOD TOWNS Horizontal Property Regime, or the administrative rules and regulations adopted pursuant to the By-Laws.

26. The Borrower shall not, except with the prior written consent of the Lender, (a) institute any action or proceeding for partition of the property of which the mortgaged premises are a part; (b) vote for or consent to any modification of, amendment to or relaxation in the enforcement of any provision of the Master Deed or By-Laws; and (c) in the event of damage to or destruction of the property of which the mortgaged premises are a part, vote in opposition to a motion to repair, restore or rebuild.

27. In each and every case in which, under the provisions of the Master Deed, the By-Laws, the administrative rules and regulations adopted pursuant thereto, or the Horizontal Property Act, the unanimous consent or the unanimous vote of the owners of apartments ("units") is required, the Borrower shall not so vote or give such consent without, in each and every case, the prior written consent of the Lender.

28. It shall constitute a default under this mortgage entitling the Lender at its option to accelerate the entire unpaid balance of the indebtedness secured hereby if the Council of Co-Owners, or any association of unit owners caused to be incorporated by the Council of Co-Owners pursuant to the Master Deed (the "Owners' Association"), or any Administrator, Board of Administration, or equivalent body, elected by them, fails or refuses to maintain in full force and effect a policy or policies of fire insurance, with extended coverage, vandalism and malicious mischief endorsements for the full insurable replacement value of the common elements, and having firm, contingent or conditional endorsements covering the replacement value of the units to provide for restoration thereof to tenantable condition in the event of damage. Such policy or policies shall be written in the name of, and the proceeds thereof shall be payable to, the Administrator, or the members of the Board of Administration, or other equivalent body, elected by the Council of Co-Owners or Owners' Association (or to any insurance trustee that the Council of Co-Owners or the Owners' Association may designate) as Trustee(s) for each of the unit owners in the percentages established in the Master Deed, and to the respective mortgagees of the unit owners, as their interest may appear. Said policy or policies shall provide for separate protection for each unit and its attached, built-in or installed fixtures and equipment to the full insurable replacement value thereof, and with a separate loss payable endorsement in favor of the mortgagee or mortgagees of each unit. Such policy or policies shall contain a waiver of subrogation and shall provide that the insurance company or companies will not look to the Council of Co-Owners, the Owners' Association or any unit owner for the recovery of any loss under said policy or policies. Such policy or policies shall not be cancellable except after thirty (30) days written notice to the Lender, and a copy or a duplicate of such policy or policies shall be deposited with the Lender with evidence of the payment of premiums and with renewal policies to be deposited with the Lender not later than thirty (30) days prior to the expiration of existing policies. In the event that the policy or policies of insurance maintained by the Council of Co-Owners or the Owners' Association insures the mortgaged premises only on a contingent or conditional basis which requires the individual unit owner to provide his own insurance on his unit, then the Borrower shall furnish to the Lender an original policy of fire insurance with extended coverage, vandalism and malicious mischief endorsements for the full insurable replacement value of the mortgaged premises to the satisfaction of the Lender. Anything herein-above to the contrary notwithstanding, in the event the Council of Co-Owners or the Owners' Association, or the Borrower fails or refuses to provide insurance coverage as above-provided, the Lender at its election may take out fire insurance with extended coverage, vandalism and malicious mischief endorsements, covering the mortgaged premises for its benefit as mortgagee and may add the premium therefor to the unpaid balance of the indebtedness secured hereby. In the event the Council of Co-Owners or the Owners' Association does furnish insurance on the entire building (as the word "building" is defined in the Horizontal Property Act) and the mortgaged premises as above specified and in the event of damage to or destruction of the building or any part thereof or of the mortgaged premises, the Lender shall, if the proceeds of insurance collectible by the Council of Co-Owners, the Owners' Association, the Administrator, the Board of Administration, or other equivalent body, are sufficient to repair or restore the building, permit the proceeds of such insurance affecting the mortgaged premises to be disbursed by the Council of Co-Owners, the Owners' Association, the Administrator, Board of Administration, or other equivalent body, for the purpose of repairing and restoring the damage to the building.

29. The Borrower shall promptly pay as the same become due and payable all payments to the maintenance and reserve funds and all assessments as required by the Master Deed or By-Laws or any resolutions adopted pursuant to either thereof, and shall promptly upon demand exhibit to the Lender receipts for all such payments, and in the event that the Borrower fails to make such payments as the same become due and payable, the Lender may from time to time at its option, but without obligation so to do and without notice to or demand upon the Borrower, make such payments, and the same shall be added to the debt secured hereby, and shall bear interest until repaid at the rate provided in said promissory note; provided, however, that the failure of the Borrower to make any such payment to the maintenance fund or to exhibit such receipts shall, at the election of the Lender, constitute a breach of covenant under this mortgage entitling the Lender to accelerate the indebtedness secured hereby.

30. The Borrower shall fully and faithfully keep and perform each and every covenant, agreement and provision in the Master Deed, the By-Laws, and administrative rules and regulations adopted pursuant thereto, on the part of the Borrower to be kept and performed, and in the event of the failure of the Borrower so to do within a period of thirty (30) days after notice from either the Council of Co-Owners, the Owners' Association, the Administrator, Board of Administration, or other equivalent body of from the Lender, or in the case of any such default which cannot with due diligence be cured or remedied within such thirty (30) day period, if the Borrower fails to proceed promptly after such notice to cure or remedy the same with due diligence, then in any such case, the Lender may from time to time at its option, but without any obligation so to do, cure or remedy any such default of the Borrower (the Borrower hereby authorizing the Lender to enter upon the mortgaged premises as may be necessary for such purpose), and all sums expended by the Lender for such purpose, including reasonable counsel fees, shall be added to the debt