

secured hereby, shall become due and payable and shall bear interest until repaid at the rate provided in the note secured hereby; provided, however, that the failure of the Borrower to keep or perform any such covenant, agreement or provision for thirty (30) days after such notice shall, at the election of the Lender, constitute a breach of covenant under this mortgage entitling the Lender to accelerate the indebtedness secured hereby.

31. To the extent that any provision of the mortgage to which this Rider is attached conflicts with the provisions contained in this Rider, the provisions of this Rider shall prevail; provided, however, that upon a sale of said mortgage to FHLMC any provision of this Rider which conflicts with any provision contained in the printed mortgage shall become null and void.

Witnesses:

Arthur W. Gray Jr.

Susan R. Huskey

Frances W. Talley (Seal)
FRANCES W. TALLEY

_____ (Seal)

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