

RIDER

This Rider is made this 16th day of November, 1982 and is incorporated into and shall be deemed to amend and supplement the Mortgage of the same date given by the undersigned Borrower, to secure Borrower's Note to Southern Discount Company, Inc. of the same date and covering the property described in the Security Instrument and located at Route #12, Harding Drive, Greenville, South Carolina 29609.

24. The debt secured by this mortgage of real estate is subject to call in full or the terms thereof being modified in the event the real estate securing the debt is sold, conveyed or otherwise transferred. Someone buying your home cannot assume the remainder of the mortgage or Deed of Trust on the original terms unless the Lender agrees in writing to the assumption.

Lillian W. Duncan (SEAL)
Lillian W. Duncan
Borrower