MORTGAGE RIDER
FOR PARAGRAPH 17
TRANSFER OF THE PROPERTY;ASSUMPTION

If all or any part of the Property or an interest therein is sold or transferred by Borrower without Lender's prior written consent (which consent shall be in Lender's sole discretion), excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not containing an option to purchase, Lender may, at Lender's option, declare all the sums secured by this Mortgage to be immediately due and payable, except that Lender will not exercise its right to declare all such sums immediately due and payable in the case of the first transfer or sale by the Borrower executing this Mortgage, provided that the Borrower is not then in default under this Mortgage and the Note and the person to whom the Property is to be sold and transferred (i) executes a written assumption agreement satisfactory to and accepted in writing by Lender, in which event Lender shall release Borrower from all obligations under this Mortgage and the Note and (ii) the credit of such person is satisfactory to Lender. The foregoing exception to Lender's right to declare such sums due and payable shall only apply to such first transfers or sale by the Borrower executing this Mortgage and Lender's right to make such declaration in all other instances shall be in its sole discretion.

IN WITNESS WHEREOF, BORROWER has executed this Rider

Signed, sealed and delivered
in the presence of:

Jean B. Nations — Robert J. Chamness (Seal) - Borrower
Robert J. Chamness

N. H. Gunter — (Seal) - Borrower

STATE OF SOUTH CAROLINA, GREENVILLE County ss:

Before me personally appeared . . . . . and made oath that . . . . . saw the within named Borrower sign, seal, and as HIS act and deed, deliver the within written Mortgage; and that . . . . . with . . . . . witnessed the execution thereof.

Sworn before me this 29th day of November, 19 82.

N. H. Gunter (Seal). Jean B. Nations
Notary Public for South Carolina

commission expires: . . . . . .

STATE OF SOUTH CAROLINA, GREENVILLE County ss:

I, . . . . . , a Notary Public, do hereby certify unto all whom it may concern that Katherine C. Chamness the wife of the within named Robert J. Chamness did this day appear before me, and upon being privately and separately examined by me, did declare that she does freely, voluntarily and without any compulsion, dread or fear of any person whomsoever, renounce, release and forever relinquish unto the within named The Kissell Company, its Successors and Assigns, all her interest and estate, and also all her right and claim of Dower, of, in or to all and singular the premises within mentioned and released.

Given under my Hand and Seal, this 29th day of November, 1982.

N. H. Gunter (Seal) Katherine C. Chamness
Notary Public for South Carolina

commission expires: 2-8-92

RECORDED NOV 30 1982 at 1:25 P.M. 13049

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