

STATE OF SOUTH CAROLINA)
)
COUNTY OF GREENVILLE)

THIS RIDER is made this 20th day of January, 1983, and is incorporated into and shall be deemed to amend and supplement the mortgage, the 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 Bankers Mortgage Corporation (the "Lender") of the same date (the "note") and covering the property described in the security instrument and located at 103 Lanceway Drive, Mauldin, South Carolina.

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 (30) day period beginning on a date five 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 sixty 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, the undersigned have hereunto set their hands and seals this 20th day of January, 1983.

In the Presence of:

Larry D. Alexander Lumus H. Brown
 Lumus H. Brown
[Signature] Mary A. Brown
 Mary A. Brown

* In the event Lender exercises said option, Lender agrees to refinance the unpaid balance at the then prevailing interest rate.

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PROBATE

PERSONALLY appeared before me the undersigned witness and made oath that (s)he saw the within named Lumus H. Brown and Mary A. Brown sign, seal and as their act and deed deliver the within written instrument and that (s)he, with the other witness subscribed above, witnessed the execution thereof.

Larry D. Alexander

SWORN to before me this
20th day of January, 1983.

[Signature]
Notary Public for South Carolina

My Commission Expires: 1/11/88

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