IN WITNESS WHEREOF, Borrower has executed this Graduated Payment Rider.

IN THE PRESENCE OF:

Carl N. Palmer

Benobia C. Hall

Jack G. Graham (Seal)
Jack G. Graham Borrower

Betty M. Graham (Seal)
Betty M. Graham Borrower

(Seal)
Borrower

(Sign Original Only)

STATE OF SOUTH CAROLINA)

PROBATE

COUNTY OF GREENVILLE)

Personally appeared the undersigned witness and made oath that (s)he saw the within named mortgagors sign, seal and as their act and deed deliver the within GRADUATED PAYMENT RIDER and that (s)he with the other witness subscribed above, witnessed the execution thereof.

SWORN TO BEFORE ME, THIS THE 24th day of March, 1983.

Carl N. Palmer

Benobia C. Hall
Notary Public for S. C.

My commission expires: 10-10-89

(CONTINUED ON NEXT PAGE)