

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

IN THE PRESENCE OF:

W. H. Williams

John D. Bigatel (Seal)
John D. Bigatel Borrower

Donald E. Ball

Nancy R. Bigatel (Seal)
Nancy R. Bigatel 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 JOHN D. BIGATEL and NANCY R. BIGATEL sign, seal and as their act and deed deliver the within written GRADUATED PAYMENT RIDER and that (s)he with the other witness subscribed above, witnessed the execution thereof.

SWORN TO BEFORE ME, THIS THE 26
day of April, 1983.

Donald E. Ball

W. H. Williams
Notary Public for S. C.
My commission expires: 9-25-90