

RIDER

1. That the terms and conditions of that certain mortgage loan commitment letter by and between The South Carolina National Bank and First Carolina Construction Co., Inc., Louis F. Snedigar, W. R. Martin Corp., and William R. Martin, dated November 9, 1982, are incorporated herein and made a part of the within mortgage.
2. That a default under the terms, covenants and conditions of said mortgage loan commitment letter referred to hereinabove shall constitute a default under the terms, covenants and conditions of the within mortgage.
3. Mortgagee agrees to release any lot, not to exceed 6,500 square feet, from the lien of the within Mortgage upon payment by Borrower of the sum of \$5,000.00 per lot.
4. Borrower agrees not to mortgage, pledge, or otherwise encumber the mortgaged property, as collateral for any other loan, without the prior written consent of Lender.

(CONTINUED ON NEXT PAGE)