

UNITED VIRGINIA MORTGAGE CORPORATION
 900 East Main Street
 Richmond, Virginia 23219

MORTGAGE RIDER

THIS MORTGAGE RIDER, made this 20th of May,
 1983, is incorporated into and shall be deemed to amend and supplement the Mortgage
 ("Mortgage") of even date herewith given by the undersigned ("Borrower") to secure the
 payment of a certain Note ("Note") to United Virginia Mortgage Corporation ("Lender")
 of even date herewith and covering the property described in the Mortgage and located
 at:

Lot 95 Terrapin Trail Pebble Creek Phase I, Taylors, South Carolina
 (Property Address)

In addition to the covenants and agreement made in the Mortgage, Borrower and
 Lender further covenant and agree as follows:

1. Amendment to Mortgage. Subject to the provisions of Paragraph Two of
 this Rider, the Mortgage is hereby amended as follows:

(a) The following two paragraphs are substituted in place of paragraph
 of paragraph 17 of the Mortgage:

"17. Acceleration; Remedies. The following shall be events
 of default ("Events of Default") hereunder and under the Note: (a)
 the failure to make when due any instalment or other payment due
 under the Note or under this Mortgage; (b) the failure of Borrower
 to perform any covenant or agreement of Borrower in the Note or
 under this Mortgage; (c) any representation or warranty made by
 Borrower herein or in the Note proves to have been made incorrect
 in any material respect when made; (d) the insolvency of Borrower,
 or the application for the appointment of a receiver for Borrower or
 the filing of a petition under any provisions of the Bankruptcy Act
 by or against Borrower or any assignment for the benefit of cre-
 ditors by or against Borrower; (e) a judgment or judgments in
 excess of the sum of \$1,000 in the aggregate shall be rendered
 against Borrower (or any person comprising Borrower), and any such
 judgment shall remain unsatisfied for any period of 30 consecutive
 days without a stay of execution; or (f) the prospect of payment,
 performance, or realization of collateral under the Note or under
 this Mortgage is significantly impaired.

Upon the occurrence of one or more of the Events of Default,
 Lender may, at its option, after such written notice to the Borrower
 as may be required by applicable law, declare the entire balance on
 the Note to be then immediately due and payable, in which event the
 entire balance due on the Note, including accrued interest thereon,
 shall be immediately due and payable without presentment, demand
 or protest, or notice of such presentment, demand or protest, all of
 which are hereby waived, and may invoke foreclosure by judicial
 proceeding and sale of the property and any other remedies per-
 mitted by applicable law. Lender shall be entitled to collect all rea-
 sonable costs and expenses incurred in pursuing the remedies pro-
 vided in this paragraph 17, including, but not limited to, reasonable
 attorney's fees."

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