

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

IN THE PRESENCE OF:

*[Handwritten Signature]*

*Robert W. Spickard* (Seal)  
Robert W. Spickard Borrower

*Benobia C. Hall*

*D. Lynne Spickard* (Seal)  
D. Lynne Spickard Borrower

\_\_\_\_\_  
(Seal)  
Borrower

(Sign Original Only)

STATE OF SOUTH CAROLINA )  
COUNTY OF GREENVILLE )

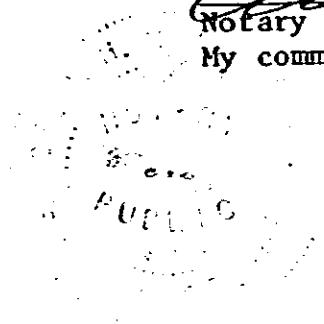
PROBATE

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  
26th day of May, 1983.

*Benobia C. Hall*

*[Handwritten Signature]*  
Notary Public for SC  
My commission expires: 8-28-83



(CONTINUED ON NEXT PAGE)