BOOK 1596 PAGE 478
BOOK 1610 PAGE 135

I. LOAN CHARGES

If the loan secured by the Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed permitted limits, then: (1) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limits; and (2) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment under the Note.

J. LEGISLATION

If, after the date hereof, enactment or expiration of applicable laws have the effect either of rendering the provisions of the Note, the Security Instrument or this Rider (other than this paragraph J) unenforceable according to their terms, or all or any part of the sums secured hereby uncollectable, as otherwise provided in the Security Instrument and this Rider, or of diminishing the value of Lender's security, then Lender, at Lender's option, may declare all sums secured by the Security Instrument to be immediately due and payable.

IN WITNESS WHEREOF, Borrower has executed this Rider.

In the presence of:

Elizabeth B. Johnson

Michael Steven Sipe (SEAL)
Borrower
Michael Steven Sipe

Deborah Kay G. Sipe (SEAL)
Borrower
Deborah Kay G. Sipe

_____ (SEAL)
Borrower

(Sign Original Only)

STATE OF SOUTH CAROLINA)
) PROBATE
COUNTY OF GREENVILLE)

PERSONALLY appeared before me the undersigned witness and made oath that (s)he saw the within-named Michael Steven Sipe and Deborah Kay G. Sipe sign, seal and as their act and deed deliver the within Rider to Mortgage and that (s)he with the other witness subscribed thereto witnessed the execution thereof.

SWORN to before me this 28th day of February, 1983.

Elizabeth B. Johnson (LS)
Notary Public for South Carolina

My Commission expires 3-28-89.

RECORDED MAR 3 1983 at 8:42 A.M. 21914

Re-RECORDED JUN 6 1983 at 10:14 A.M. 32878