

provided in Paragraph 4 of the Security Instrument, or shall promptly secure an agreement in a form satisfactory to Lender subordinating that lien to this Security Instrument.

C. Transfer of the Property

If there is a transfer of the Property subject to Paragraph 17 of the Security Instrument, Lender may require (1) an increase in the current Note interest rate, or (2) a change in the Current Index figure, or (3) a change in the Margin or all of these, as a condition of Lender's waiving the option to accelerate provided in Paragraph 17.

D. The last sentence of Paragraph 21 of the Security Instrument is modified to read as follows:

"At no time shall the principal amount of the indebtedness secured by this Mortgage, not including unpaid interest added to principal as a result of adjustment to the interest rate or reduced monthly payments and not including sums advanced in accordance herewith to protect the security of this Mortgage, exceed the original amount of the Note plus \$25,625.00."

IN WITNESS WHEREOF, Borrower has executed and sealed this Rider to the Security Instrument.

Thomas D. Croft (SEAL)
Thomas D. Croft

Elizabeth W. Croft (SEAL)
Elizabeth W. Croft

STATE OF SOUTH CAROLINA

COUNTY OF _____

I, _____, a Notary Public of the County of _____, State of South Carolina, do hereby certify that _____ personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and official seal this _____ day of _____, 19____.

Notary Public

My commission expires: _____

STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE) PROBATE

Personally appeared the undersigned witness and made oath that (s)he saw the within named THOMAS D. CROFT and ELIZABETH W. CROFT, sign, seal and as their act and deed deliver the foregoing SOUTHEASTERN'S ADJUSTABLE RATE LOAN RIDER, and that (s)he with the other witness subscribed above, witnessed the execution thereof.

SWORN TO BEFORE ME, THIS THE 29th day of JUNE, 1983.

Renobia O. Hall
Notary Public for S. C.

My commission expires: 8-28-83