

MORTGAGE RIDER

THIS MORTGAGE RIDER, made this 28th of June,  
19 83, 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:

Route 3, Box 317, Fork Shoals Road, Simpsonville, SC  
(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."