

**Changes In Interest Rate:**

Changes in the Index may be passed on to Borrower as changes in Borrower's interest rate. The Adjusted Index will be used to determine the interest rate. The interest rate will be the two percent (2%) spread plus the Index. If the Index is less than 1.00, the interest rate will be 1.00 plus the Index. If the Index is greater than 1.00, the interest rate will be the Index plus the two percent (2%) spread. The interest rate will be rounded up to the next highest cent. The interest rate will be subject to the maximum and minimum changes. Increases resulting from increases in the Index may be postponed at Holder's option. If Holder postpones an interest rate increase, the interest rate at a later date will be the rate that would have applied if the interest rate had not been postponed. If Holder postpones an interest rate increase, the interest rate at a later date will be the rate that would have applied if the interest rate had not been postponed. If Holder postpones an interest rate increase, the interest rate at a later date will be the rate that would have applied if the interest rate had not been postponed.

THE INITIAL RATE OF INTEREST WILL NOT INCREASE OR DECREASE MORE THAN 7.5 PERCENTAGE POINT(S) DURING THE TERM OF THIS LOAN

**Carryover of Interest Rate Changes:**

Changes in the Index not passed on to Borrower as changes in Borrower's interest rate will be carried over to the end of the next Rate Period in addition to new Index changes. Index changes carried over may be passed on to Borrower at the end of Borrower's next Rate Period as a change in Borrower's interest rate. Holder may not pass these carryovers on to Borrower to the extent that they have been offset by an opposite movement in the Index as of that date.

**Changes in Monthly Installment:**

Upon the increase or decrease in the rate of interest, each monthly installment then payable shall be increased or decreased to the amount which, when rounded to the next highest dollar amount and paid in equal monthly installments, will result in full payment of the then unpaid principal balance together with all interest on said balance within the original term of this loan. The increase or decrease in the monthly installment shall become due on the 25th day of the calendar month following the effective date of the new Rate Period.

**Notice of Interest Rate Changes:**

Borrower will be sent notice of any rate change at least 30 days before it becomes effective. The notice will explain how the index has changed and how Borrower's interest rate and payment schedule will be affected. This notice will also be sent whenever Holder postpones an interest rate increase. Holder is permitted to take and also when the Index has not changed at a rate adjustment date. All interest rate changes will be based on Index information available at the time the notice is sent, rather than when the rate change goes into effect.

**Loan Assumption:**

Borrower's Adjustable Rate Loan may not be assumed by a purchaser of the real property collateral without Holder's consent. If assumption is allowed, Holder has the right to change the loan terms including the interest rate, upon assumption, and Holder may also require the purchaser to pay certain charges including assumption fees.

**Extension of Term:**

Under no circumstances will the term of this loan or the total number of payments be extended or decreased as a result of the change in the interest rate as provided herein, provided, however, there may be a prepayment as provided below.

Borrower may prepay without penalty the indebtedness evidenced hereby in whole or in part at any time. Any prepayment will be applied to the outstanding principal balance after payment of all interest through the date of such prepayment. Any such partial prepayment shall not postpone the due date or change the amount of any subsequent monthly installment unless the Holder of this Note shall otherwise agree in writing.

AND IT IS AGREED by and between the parties that in the case of foreclosure of this Mortgage, by suit or otherwise, the Mortgagee shall recover of the Mortgagor a sum as attorneys' fee as set out in said Note which shall be secured by this Mortgage and shall be included in judgment of foreclosure.

BUT THIS CONVEYANCE IS MADE UPON THIS SPECIAL CONDITION: If the total amount of the debt, interest, advances and other sums secured hereby are paid in full in accordance with the terms of the above-mentioned Note and this Mortgage, this conveyance shall be null and void and title shall revert as provided by law. If, however, there shall be a default in the performance of any of the covenants, terms and conditions of this Mortgage or under the Note or any advance secured hereby, all sums owing to Mortgagee hereunder or under said Note, regardless of maturity and without notice, shall immediately become due and payable at the option of Mortgagee and Mortgagee may foreclose this Mortgage by judicial proceedings.

IN WITNESS WHEREOF, this Mortgage has been duly signed, sealed and delivered by Mortgagor the day and year first above written.

*W. Lee Stokes*  
*Frances R. Stokes*

*Donald L. Stokes* (SEAL)  
DONALD L. STOKES  
*Frances R. Stokes* (SEAL)  
FRANCES R. STOKES

STATE OF SOUTH CAROLINA )  
COUNTY OF GREENVILLE )  
PERSONALLY appeared before me Debra L. Coyle and made  
oath that (s) he saw the within-named Donald L. and Frances R. Stokes sign, seal,  
and as their act and deed, deliver the within-written Mortgage of Real Property, and  
that (s) he with W. Clark Gaston, Jr. witnessed the execution  
thereof.

SWORN to before me this  
19    day of August 19 83  
*W. Lee Stokes*  
Notary Public for South Carolina  
My Commission Expires 10/2/91

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