

RIDER

THIS RIDER is made this 22nd day of September 19 83
 and is incorporated into and shall be deemed to amend and supplement
 the Mortgage of the same date given by the undersigned (the "Borrower")
 to secure Borrower's Note to FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION
 OF SOUTH CAROLINA (the "Lender") of the same date (the "Note") and
 covering the property described in the mortgage and located at:
Plat Book 6-R, Page 25, RMC Office for Greenville County
412 Trade Street, Greer, South Carolina, 29651
 (Property Address)

ADDITIONAL COVENANTS. In addition to the covenants and agreements
 made in the mortgage, Borrower and Lender further covenant and agree
 as follows:

18. Acceleration; Remedies. Except as provided in paragraph 17
 hereof, upon Borrower's breach of any covenant or agreement of Borrower
 in this mortgage, including the covenants to pay when due any sums
 required by the note secured by this mortgage, all of the indebtedness
 secured hereby shall become and be immediately due and payable at
 the option of lender, without notice or demand which are hereby
 expressly waived, and this mortgage may be foreclosed. Lender
 shall be entitled to collect in such foreclosure proceedings
 all sums secured by this mortgage together with expenses of foreclosure
 including, but not limited to, reasonable attorney's fees, and cost
 of legal service of foreclosure papers, documentary evidence, abstract
 and title reports, all of which shall be additional sums secured
 by this mortgage.

19. Assignment of Rents; Appointment of Receiver. As additional
 security hereunder, Borrower hereby assigns to Lender the rents of
 the Property, provided that Borrower shall, prior to acceleration under
 paragraph 18 hereof or abandonment of the Property, have the right to
 collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 18 hereof or abandonment of the
 property, Lender shall be entitled to collect the rents, issues
 and profits of the Property, and may enter and take possession thereof,
 and manage and operate the same and take any action which, in Lender's
 judgment, is necessary or proper to conserve the value of the Property,
 or Lender, at its option, may upon application to a Judge of the circuit
 court, either in or out of court have a receiver appointed to take
 possession of the Property, to manage, operate and conserve the value
 thereof and to collect the rents, issues and profits thereof. Either
 Lender or such receiver may also take possession of, and for these
 purposes use, any and all personal property contained on the Property
 and use by Borrower in the rental or leasing thereof or any part
 thereof. The right to enter and take possession of the Property
 and use any personal property therein, to manage, operate and
 conserve the same, and to collect the rents, issues and profits thereof,
 whether by a receiver or otherwise, shall be in addition to all other
 rights or remedies of Lender hereunder or afforded by law, and may be
 exercised concurrently therewith or independently thereof. After paying
 cost of collection and any other expenses incurred, the proceeds shall
 be applied to the payment of the indebtedness secured hereby in such
 order as Lender shall select, and Lender shall not be liable to account
 to Borrower for any action taken pursuant hereto other than to account
 for any rents actually received by Lender.

Thuan Nguyen
 THU VAN NGUYEN (Borrower)

Hien Nguyen
 HIEN VAN NGUYEN (Borrower)