

RIDER

THIS RIDER is made this 22nd day of September 1983, 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:

1408 Hampton Avenue Extension, Greenville, South Carolina
(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.

Thu Van Nguyen
THU VAN NGUYEN (Borrower)

Ve Hoang
VE HOANG (Borrower)