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GADDY & DAVENPORT, P.A.

POST OFFICE BOX 10267  
GREENVILLE, S.C. 29603

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RIDER TO DEED OF TRUST AND NOTE  
(One Year ARM)

Loan No. \_\_\_\_\_ 1/31 \_\_\_\_\_, 1984

NOTICE TO BORROWER: THIS DOCUMENT MODIFIES A  
NOTE WHICH CONTAINS PROVISIONS FOR A VARIABLE  
INTEREST RATE. INCREASES IN THE INTEREST RATE  
WILL RESULT IN HIGHER PAYMENTS. DECREASES IN  
THE INTEREST RATE WILL RESULT IN LOWER PAYMENTS.

FOR VALUE RECEIVED, the undersigned (individually  
or collectively, "Borrower") agrees that the following provi-  
sions of this rider (the "Rider") shall be incorporated into  
that certain deed of trust, mortgage or deed to secure debt of  
even date herewith executed by Borrower, as trustor, in favor  
of ALLIANCE MORTGAGE COMPANY ("Note Holder"), as benefi-  
ciary, and in which Derwood Ray Ward  
is named as trustee, and that certain rider to such deed of  
trust, mortgage or deed to secure debt of even date therewith,  
executed by Borrower, which modifies the deed of trust, mort-  
gage or deed to secure debt (collectively, the "Deed of  
Trust"), to which Deed of Trust this Rider is attached, as  
well as that certain note of even date herewith made by  
Borrower in favor of Note Holder (the "Note"), which the Deed  
of Trust secures.

1. Maximum and Minimum Interest Rate.

Notwithstanding anything to the contrary contained in the Deed  
of Trust or Note, the rate at which interest shall accrue  
under the Note shall not exceed a rate equal to five and one-  
eighth percentage points (5.125%) above, or be less than a  
rate equal to five and one-eighth percentage points (5.125%)  
below, the weekly average yield on United States Treasury  
securities adjusted to a constant maturity of one year that