

ground rents, if any, in the manner provided under paragraph 2 hereof... making payment, when due, directly to the payee thereof...

If Lender determines that all or any part of the Property is subject to a lien which may attain a priority over this Security Instrument, Lender shall send Borrower notice identifying such lien...

C. NOTICE

Uniform Covenant 14 of the Security Instrument is amended to read as follows: 14. Notice. Except for any notice required under applicable law to be given in another manner...

D. UNIFORM SECURITY INSTRUMENT; GOVERNING LAW; SEVERABILITY

Uniform Covenant 15 of the Security Instrument is amended to read as follows: 15. Uniform Security Instrument; Governing Law; Severability. This form of Security Instrument combines uniform covenants for national use...

E. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Uniform Covenant 17 of the Security Instrument is amended to read as follows: 17. Transfer of the Property; Assumption. If all or any part of the property or an interest therein is sold or transferred by Borrower without Lender's prior written consent...

F. COVENANT DELETED

Non-Uniform Covenant 21 of the Security Instrument ("Future Advances") is deleted.

G. LOAN CHARGES

If the loan secured by the Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed permitted limits...

H. LEGISLATION

If, after the date hereof, enactment or expiration of applicable laws have the effect either of rendering the provisions of the Note, the Security Instrument or this Adjustable Rate Rider (other than this paragraph H) unenforceable according to their terms...

IN WITNESS WHEREOF, Borrower has executed this Adjustable Rate Rider.

Handwritten signatures of John W. Porter and Doris A. Porter, with printed names and "(Seal) Borrower" labels.

Handwritten note: Clerk Registrar, APR - 0 1984 SK

Handwritten note: 326-17 X

Filed for record in the Office of the R. M. for County of Columbia, S.C. April 19th 1984

326-17 \$86,400.00 Lots 95, 96 & 98 Over Creek Rd.

Recorded April 19, 1984 at 11:50A/M

Vertical stamp: 0136

Vertical stamp: 74328 RV-21