

THIS ADJUSTABLE RATE RIDER is made this 27 day of APRIL, 1984
and is incorporated into and shall be deemed to amend and supplement the
Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the
same date given by the undersigned (the "Borrower") to secure Borrower's
Adjustable Rate Note (the "Note") to WEYERHAEUSER MORTGAGE COMPANY
(the "Lender") of the same date and
covering the property described in the Security Instrument and located at:

Lot 59, Riverwood Road, RIVERWOODS subdivision
4 Riverwood Road, Greenville [Property Address]
S.C. 29611

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES
IN THE INTEREST RATE AND THE MONTHLY PAYMENT.

Additional Covenants. In addition to the covenants and agreements made in
the Security Instrument, Borrower and Lender further covenant and agree as
follows:

A. INTEREST

The Note provides for an initial interest rate of 10.25*** %. The Note
provides for changes in the interest rate and the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the first day of May
1985, and on that day every 12th month thereafter. Each date on which my
interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an
Index. The "Index" is the weekly average yield on United States Treasury
securities adjusted to a constant maturity of 1 year, as made available by the
Federal Reserve Board. The most recent Index figure available as of the date
45 days before each Change Date is called the "Current Index".

If the Index is no longer available, the Note Holder will choose a new
index which is based upon comparable information. The Note Holder will give me
notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest
rate by adding 250 basis points
percentage points (2.50 %) to the Current Index. The Note Holder will
then round the result of this addition to the nearest one-eighth of one
percentage point (0.125%). This rounded amount will be my new interest rate
until the next Change Date. Any change in the interest rate effective on any
Change Date shall not exceed two (2) percentage points.

The maximum interest rate which may be imposed shall not exceed 16.000***%
(the initial interest rate plus 5.75 percentage points) and the minimum
interest rate which may be imposed shall not be less than 4.500***% (the
initial interest rate minus 5.75 percentage points).

The Note Holder will then determine the amount of the monthly payment that
would be sufficient to repay the unpaid principal that I am expected to owe at
the Change Date in full on the maturity date at my new interest rate in
substantially equal payments. The result of this calculation is called the
"Full Payment". It will be the new amount of my monthly payment.

(D) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will
pay the amount of my new monthly payment beginning on the first monthly
payment date after the Change Date until the amount of my monthly payment
changes again.

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