

AMENDMENT BY RIDER TO
NOTE AND SECURITY INSTRUMENT
PROGRAM 1-RC

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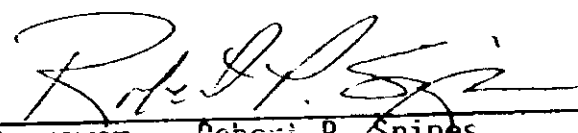
This Rider is made this 31 day of July, 1984 and is incorporated into, and shall be deemed to amend and supplement the Note and the Security Instrument of the same date given by the undersigned (the Borrower) to City Federal Savings and Loan Association (the Note Holder) covering property described in the Security Instrument located at: 649 Newport Drive, Travelers Rest, South Carolina 29690

NOTICE TO BORROWER: This Rider changes the terms of your Note and Security Instrument in two ways: 1) The maximum increase or decrease in the interest rate at any one time is two (2) percentage points; and 2) Your interest rate will never be greater than 17.50 % during the term of your loan.

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

1. Changes in the interest rate as permitted in Paragraph 4(C) of the Note at any one time will not exceed two (2) percentage points.
2. Changes in my interest rate as permitted in Paragraph 4(C) of the Note will not cause my interest rate to exceed 17.50 % during the term of my loan.

IN WITNESS WHEREOF, Borrower(s) has executed this Note Rider


Borrower - Robert P. Snipes

Borrower