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If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

To the extent permitted by applicable law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

Uniform Covenant 17 of the Security Instrument is amended to read as follows:

B. TRANSFER OF THE PROPERTY; ASSUMPTION

The Note Holder will mail or deliver to me a notice of any changes in the Full Monthly Amount and my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

6. NOTICE OF CHANGES

Monthly Amount as my monthly payment until the next Payment Change Date. Date would cause the unpaid principal balance to exceed that maximum amount at any time, I must pay instead the Full Date of the principal amount I originally borrowed. If my paying the amount of my monthly payment after any Interest Change My unpaid principal balance can never exceed a maximum amount equal to one hundred twenty-five percent (125%) (C) Limit on Unpaid Principal Balance; Required Full Monthly Amount

for the following twelve (12) months and 7.5% annually thereafter until the tenth (10th) Interest Change Date. 110% of the original principal balance due to a pending interest change, my monthly payment will be increased 7.5% (B) If, during the first five (5) years of the loan term, my principal balance reaches a point where it would exceed

made a partial prepayment under Section 7 below. the difference from the unpaid principal balance of my loan each month until the next Interest Change Date as if I had My monthly payment could be more than the amount of the Full Monthly Amount. If so, the Note Holder will subtract added to principal will be the rate determined in Section 2 above.

Note Holder determines my new rate of interest on my then unpaid principal balance, the rate of interest on the interest amount of this difference to my unpaid principal balance each month. Until the next Interest Change Date when the unpaid principal balance each month until the next Interest Change Date. The Note Holder will also add interest on the will subtract the amount of my monthly payment from the amount of interest I owe and will add the difference to my or less than the interest portion of my first Full Monthly Amount after an Interest Change Date. If so, the Note Holder My monthly payment could be less than the amount of the interest portion of the first Full Monthly Amount I owe

(A) Changes in My Unpaid Principal Balance

6. UNPAID PRINCIPAL BALANCE

give the Note Holder notice that I am doing so at least 15 days before my first new monthly payment is due. number 1.075. This amount is called the "Limited Payment Amount." If I choose the Limited Payment Amount, I must following a Payment Change Date to the amount I have been paying during the previous 12 months multiplied by the Unless Section 6(C) below will not permit me to do so, I may choose to limit the amount of my new monthly payment

(B) Borrower's Right to Limited Payment Amount

the Full Monthly Amount. Until my monthly payment is again changed, I will pay the amount of my new monthly payment each month beginning on the first monthly payment date after the Payment Change Date, or Interest Change Date if I am required to pay

(D) Effective Date of Payment Changes

requires me to pay an increased monthly payment or unless Section 6(C) below requires me to pay the Full Monthly Amount. I will pay the amount of my new monthly payment until the next Payment Change Date unless Section 6(B) below Section 2(C) in substantially equal payments.

unpaid principal balance on my loan in full on the maturity date at the new rate of interest I am required to pay by Before each Payment Change Date, the Note Holder will calculate a new monthly payment sufficient to repay the (C) Calculation of Monthly Payment Changes

requires me to pay the Full Monthly Amount. thereafter. Each of these dates is called a "Payment Change Date." The Note Holder will also change my monthly payment on any Interest Change Date if Section 6(B) below requires me to pay a different amount or if Section 6(C) below

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 572.11. The Note Holder will change my monthly payment as required by Section 4(C) below on the 10th Interest Change Date and on that day every 12th month thereafter. Each of these dates is called a "Payment Change Date." The Note Holder will also change my monthly payment on any Interest Change Date if Section 6(B) below requires me to pay a different amount or if Section 6(C) below requires me to pay the Full Monthly Amount. or at a different place if required by the Note Holder. Greenville, SC, 29606. I will make my monthly payments at The Palmetto Bank, P. O. Box 17763, Greenville, SC, 29606.

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