

STATE OF SOUTH CAROLINA
 COUNTY OF GREENVILLE

BEFORE ME, the undersigned authority in and for the County and State aforesaid, personally appeared J. Douglas O'Neill and Frances R. O'Neill ("Affiant") who by me first being duly sworn, deposes and says:

1. Affiant has applied for a mortgage loan from Alliance Mortgage Company ("Lender") to finance and purchase of (the "Property") located at 102 Creekside Court, Greer, South Carolina 29651

2. Affiant understands that Lender is making the mortgage loan pursuant to a commitment from the Investor to purchase the mortgage loan from Lender.

3. Affiant also understands that Lender is making the mortgage loan subject to preferred interest rates and downpayment requirements since the property will provide a residence for the Affiant; and that these special terms would not be available if the property was being purchased as an investment property.

4. It is the Affiant who states that:

- a) He (she) will occupy the property as a primary residence.
- b) The property is being purchased for the sole purpose of occupancy and not for the purpose of being leased, rented, or used for investment purposes.

5. In the event the Investor requires that the Lender re-purchase the mortgage loan on the grounds that the property is an investment property and not a residence, Lender may accelerate the payment of the mortgage loan, and, if the same is not paid within fifteen (15) days of Lender's notice of acceleration, Lender may declare Affiant in default and enforce Lender's rights with appropriate legal action.

6. Further, in the event it is found that the property was purchased as an investment property and not a primary residence, Lender may accelerate the payment of the mortgage loan, and, if the same is not paid within fifteen (15) days of Lender's notice of acceleration, Lender may declare Affiant in default and enforce Lender's rights with appropriate legal action.

J. Douglas O'Neill
 Borrower J. Douglas O'Neill

Frances R. O'Neill
 Co-borrower Frances R. O'Neill

Sworn to and subscribed before me
 this 24th day of August, 1984

Notary Public, State and County
 last aforesaid.
 My commission expires: 10/29/90.

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