

THIS RIDER is made this 20th day of November, 1984, and is incorporated into and shall be deemed to amend and supplement the Mortgage of the same date given by Ted W. Keller, the Mortgagor, to secure Mortgagor's Note to Wachovia Mortgage Company, the Mortgagee, of the same date and covering the property described in the Mortgage and located at:

208 Dyer Street - Greenville, South Carolina 29611  
(Property Address)

Amendments. The Mortgagor and Mortgagee hereby further agree to amend the Mortgage as follows:

1. Subsection (a) of Paragraph 2 is deleted.
2. Subsection (c)(I) of Paragraph 2 is deleted.
3. In the third sentence of Paragraph 3, the words "all payments made under the provisions of (a) of Paragraph 2 hereof which the Mortgagee has not become obligated to pay to the Secretary of Housing and Urban Development and" are deleted.
4. The fourth sentence of Paragraph 3 is amended by insertion of a period after "... then remaining unpaid under the note secured hereby" and deletion of the remainder of the sentence.
5. Paragraph 9 is amended by the addition of the following:

"This option may not be exercised when the ineligibility for insurance under the National Housing Act is due to the Mortgagee's failure to remit the mortgage insurance premium to the Department of Housing and Urban Development."

IN WITNESS WHEREOF, the Mortgagor(s) has hereunto set hand(s) and seal(s) the day and year first above written.

Ted W. Keller (SEAL)  
 TED W. KELLER  
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1/84 SC

Recorded November 21, 1984 at 2:40 P/M

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