

THIS RIDER is made this 4th day of December, 1984,  
and is incorporated into and shall be deemed to amend and supplement the Mortgage of  
the same date given by Andrew L. Burks & Beverly J. Burks, 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:

116 McSwain Drive Mauldin, South Carolina 29662  
(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) have hereunto set hand(s) and seal(s)  
the day and year first above written.

Andrew L. Burks (SEAL)  
Andrew L. Burks

Beverly J. Burks (SEAL)  
Beverly J. Burks

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(SEAL)

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(SEAL)

RECORDED DEC 4 1984 at 4:29 P.M.

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