

WHEN RECORDED MAIL TO:

Countrywide Funding Corporation  
 3440 Wilshire Boulevard  
 3rd Floor  
 Los Angeles, California 90010

OWNER OCCUPANCY RIDER TO  
 NOTE AND DEED OF TRUST

This rider is made this 14th day of December  
 1984, and is incorporated into and shall be deemed to amend and  
 supplement a Note and Deed of Trust dated on even date herewith,  
 covering the property described therein at 827 Chesley Drive, Simpsonville, SC 29681  
 and is being given for the purpose of Borrower's making certain  
 certifications, agreements and representations to Lender re-  
 garding occupancy of the above referred to property.

Borrower understands and agrees that Lender's inducement for  
 granting a loan on the subject property is based upon Lender's  
 full reliance upon the following:

1. Borrower herein certifies under penalty of perjury  
 that Borrower shall occupy the subject property as Borrower's  
 year-round residence, and that occupancy by Borrower shall  
 occur not later than fifteen (15) days following the recording  
 of this Deed of Trust.

2. Lender may, at its sole option, declare all sums,  
 including but not limited to the then remaining unpaid balance,  
 plus interest due thereon and costs and attorneys fees,  
 immediately due and payable if the Borrower shall not occupy  
 the subject property as certified to in Paragraph 1 above, or  
 if the Borrower at any time within twelve (12) months after  
 occupying the subject property ceases to occupy the property  
 as Borrower's year-round residence (unless Borrower shall sell  
 the property within said 12-month period). Borrower understands  
 that failure to comply with this provision shall constitute a  
 default under the terms of the Deed of Trust to which this  
 Rider is attached.

Borrower understands and agrees that from time to time Lender  
 may require and Borrower shall furnish, documentation or proof  
 acceptable to Lender, of Borrower's continuing occupancy of  
 the subject property.

IN WITNESS WHEREOF, Borrower hereby certifies that all  
 of the foregoing statements are true and correct.

"BORROWER"

*Rodger W. Kyle*  
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 x *Rodger W. Kyle*  
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DATE: December 14, 1984

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