# RESIDENTIAL AND MULTIPURPOSE
# FIXED RATE CONSTRUCTION
# MORTGAGE RIDER

This MORTGAGE RIDER is made this _____11th_____ day of _____January_____, 19 84 ____, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Fixed Rate Note to SECURITY FEDERAL SAVINGS AND LOAN ASSOCIATION OF SOUTH CAROLINA (the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at:

Lot 580, Ladyslipper Lane, Sugar Creek S/D II, Greenville County, S.C.
(Property Address)

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. **No Escrow of Funds for Taxes, Insurance and Other Changes.**
   Uniform Covenant 2 of the Security Agreement is deleted.

B. **No Future Advances**
   Non-Uniform Covenant 31 of the Security Instrument ("Future Advances") is deleted.

C. **Legislation**
   Non-uniform Covenant 22 is amended to add the following:

22. **Legislation.**
   If, after the date hereof, enactment or expiration of applicable laws have the effect either of rendering the provisions of the Note, the Security Instrument or this Fixed Rate Rider (other than this paragraph C) unenforceable according to their terms, or all or any part of the sums secured hereby uncollectable, as otherwise provided in the Security Instrument and this Fixed Rate Rider, or of diminishing the value of Lender's security, then Lender, at Lender's option, may declare all sums secured by the Security Instrument to be immediately due and payable.

IN WITNESS WHEREOF, the Borrower has executed this document the date first above written.

DESIGN 1 ENTERPRISES, INC.

BY: _____(Seal)
        President          -Borrower

_____(Seal)
        Secretary          -Borrower

_____ (Seal)
                           -Borrower

(Sign Original Only)

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