MORTGAGE RIDER

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This Rider, dated the 29th day of November 19 84, amends the Mortgage of even date by and between Mark S. Allen and Tamela J. Allen the mortgagor, and Bankers Life Company, an lowa Corporation, the mortgagee, 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 said note" 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, mortgagor(s) has set his hand and seal the day and year first aforesaid.

Mark 9. Allen (SEAL)

Tamela J. Allen

STATE OF SOUTH CAROLINA)
COUNTY OF Greenivle) ss:

Notary Public for South Carolina

FF 1280