IN WITNESS WHEREOF, Borrower has executed this Graduated Payment Rider.

Raymond H. Stack, Jr. Borrower

Betty W. Stack (Seal)
Betty W. Stack Borrower

_____(Seal) Borrower

(Sign Original Only)

RECorded APril 26, 1983 at 3:56 P.M.

28043

(S.C.) FLEX Rider Page 6 of 6