

## MORTGAGE INSURANCE PREMIUM RIDER

This Mortgage Insurance Premium Rider is made this 23rd day of December and is incorporated into and shall be deemed to amend the Mortgage (the "Security Instrument") of the same date given by the undersigned (the "Mortgagor") to secure Mortgagor's Note to Weyerhaeuser Mortgage Company

(the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at:

Unit 8-C Wenwood Towns  
Greenville, South Carolina

1. Section 2(a) (I) (II) Delete this subsection in its entirety.
2. Section 2 c. (I) Delete this subsection in its entirety.
- 3.a. Section 3 Delete in lines 9, 10 and 11 the phrase "all payments made under the provisions of (a) paragraph 2 hereof which the Mortgagee has not become obligated to pay to the Secretary of Housing and Urban Development and".
- b. Section 3 Delete in line 16 the phrase "and shall properly adjust any payments which shall have been made under (a) of paragraph 2."
4. Paragraph 9 is incorporated herein except that it also shall include the following additional provision: This option may not be exercised by the mortgagee 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.
5. The identity of all sections and subsections affected by the changes in this rider should be re-identified as necessary in order to account for the deletions and changes.

IN WITNESS WHEREOF Mortgagor has executed this Mortgage Insurance Premium Rider.

Signature of Mortgagor

*D. Bryan Young*

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D. Bryan Young

*Jane S. Young*

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Jane S. Young