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was made available by the Federal Reserve Board on 1/3,  
1984, which is equal to 10.09 percent (10.09) per  
annum, plus 2.95 percentage points (2.95%).

2. Effectiveness of Provisions. Except as other-  
wise provided in this Rider, all of the provisions of the Deed  
of Trust and the Note shall remain in full force and effect.

IN WITNESS WHEREOF, Borrower has executed this  
Rider on the 31 day of January, 1984.

Derwood Ray Ward  
Borrower  
DERWOOD RAY WARD

Borrower

STATE OF SOUTH CAROLINA )  
  ) ss.  
COUNTY OF GREENVILLE )

On January 31, 1984, before me, the undersign-  
ed, a Notary Public in and for said state, personally appeared  
DERWOOD RAY WARD, personally known to me (or proved  
to me on the basis of satisfactory evidence) to be the per-  
son(s) whose name(s) is/are subscribed to the within instru-  
ment, and acknowledged that he (she or they) executed the  
same.

WITNESS my hand and official seal.

D. Aubrey [Signature]  
Notary Public in and for said  
County and State

