

This Rider is made this 27th day of April, 1984, and is incorporated into, and shall be deemed to amend and supplement the Note and the Security Instrument of the same date given by the undersigned (The Borrower) to City Federal Savings and Loan Association (The Note Holder) covering property described in the Security Instrument and located at: #44 1200 Pelham, Phase II, Greenville, South Carolina, 29615,

NOTICE TO BORROWER: This Rider changes the terms of your Note and Security Instrument in two ways: (1) Your interest rate shall not increase more than four (4) percentage points above the initial interest rate during the life of the loan. (2) Your monthly payment increases shall be limited to a 1% interest rate increase equivalent.

Modifications: The covenants and agreements made in the Note and the Security Instrument are modified as follows:

- 1) Increases in my interest rate as permitted under Paragraph 5(B) of the Note will be limited to four (4) percentage points above the initial interest rate during the life of the loan.
- 2) Monthly payment increases as permitted under Paragraph 4(C)(2) of the Note will be limited to a 1% annual interest rate increase equivalent, subject to the conditions set forth in Paragraph 4(C)(3) of the Note and Paragraph 4(C)(5) below:

4(C)(5) Required Full Payment Amount

Beginning with the first monthly payment after the last Change Date, I will pay the Full Payment Amount as my monthly payment.

By signing this Rider, Borrower agrees to all of the above.

Witness:

W. C. [Signature]

David J. Zimney (Seal)
Borrower

Patricia A. Barlow

(Seal)
Borrower