

BALLOON PAYMENT NOTE RIDER

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Principal and interest shall be payable at P.O. Box 11900, Columbia, S.C. 29211, South Carolina, or such other place as the note holder may designate in 144 consecutive monthly installments of Six hundred ninety six and 38 /100 Dollars (U. S. \$ 696.38) beginning on the 1st day of August, 1984, and a final installment of the remaining principal together with all interest due and payable on July 1, 1996, if not sooner paid.

This loan is payable in full at the end of 144 months. Borrower must repay the entire principal balance of the loan and unpaid interest then due. The Note Holder is under no obligation to refinance the loan at that time. Borrower will therefore be required to make payment out of other assets Borrower may own, or Borrower will have to find a lender willing to lend Borrower the money at prevailing market rates, which may be considerably higher or lower than the interest rate on this loan. If Borrower refinances this loan at maturity, Borrower may have to pay some or all closing costs normally associated with a new loan, even if Borrower obtains refinancing from the Note Holder.

Ralph J. Sayre III (SEAL)

Kristie K. Sayre (SEAL)

June 29, 1984
Date

RECORDED JUL 2 1984 at 10:11 A.M.