

MORTGAGE RIDER

THIS RIDER is made this 29th day of February, 19 84,
and is incorporated into and shall be deemed to amend and supplement the Mortgage of
the same date given by Yun Shen Shun and Sandy Shun, the Mortgagor,
to secure Mortgagor's Note to Wachovia Mortgage Company, the Mortgagee, of the same
date and covering the property described in the Mortgage and located at:

1007 Fox Row, Taylors, SC 29681
(Property Address)

Amendments. The Mortgagor and Mortgagee hereby further agree to amend
the Mortgage as follows:

1. Subsection (a) of Paragraph 2 is deleted.
2. Subsection (c)(I) of Paragraph 2 is deleted.
3. In the third sentence of Paragraph 3, the words "all payments made
under the provisions of (a) of Paragraph 2 hereof which the Mortgagee
has not become obligated to pay to the Secretary of Housing and Urban
Development and" are deleted.
4. The fourth sentence of Paragraph 3 is amended by insertion of a
period after "... then remaining unpaid under the note secured hereby"
and deletion of the remainder of the sentence.
5. Paragraph 9 is amended by the addition of the following:

"This option may not be exercised 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."

IN WITNESS WHEREOF, the Mortgagor(s) have hereto set hand(s) and seal(s)
the day and year first above written.


Yun Shen Shun (SEAL)

(SEAL)


Sandy Shun (SEAL)

(SEAL)

(SEAL)

1753

RECORDED JUL 17 1984 at 9:31 A.M.

1/84 SC