

ADDENDUM TO ADJUSTABLE RATE/GRADUATED PAYMENT RIDER  
(Fixed-Rate Conversion Option)

THIS ADDENDUM TO ADJUSTABLE RATE RIDER OR GRADUATED PAYMENT RIDER (the "Rider") is made this 20th day of July, 1984, and is incorporated into and shall be deemed to amend and supplement the Rider to the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), each of which bears the same date shown above and is given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note or Graduated Payment Note to Countrywide Funding Corporation (the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at:

115 Chesley Drive, Simpsonville, S.C. 29681  
(Property Address)

In addition to the provisions contained in the Rider, this addendum may permit the Borrower to convert the adjustable rate loan into a fixed rate, level payment, fully amortizing loan.