

ARM Rider to Note  
and Security Instrument  
Programs 6AJ, 6ANJ, 6ASJ,  
1AJ, 1ANJ and 3AJ

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This Rider is made this 31st day of August, 19 84,  
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: \_\_\_\_\_

906 Chesley Drive, Greenville, South Carolina

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 and (2) You have  
the option to limit monthly payment increases to a 7½% annual payment increase which  
will be reflected as 15% for each 2-year period.

Modifications: The covenants and agreements made in the Note and the Security Instru-  
ment 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) Subject to the conditions set forth in Paragraph 4(C)(3) of the Note  
and Paragraph 4(C)(5) below, on your first Monthly Payment Adjustment  
Date you will have the option to limit your monthly payment increase as  
permitted in Paragraph 4(C)(2) of the Note to a 15% increase over the  
prior year's payment.

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:

Cynthia P. Olson

David W. Ballard

Wayne C. Patrick (Seal)  
Borrower

Donna A. Patrick (Seal)  
Borrower

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RECORDED SEP 5 1984 AT 10:04 A.M.