

THIS MORTGAGE INSURANCE PREMIUM RIDER (the "Rider") is made this 29th day of November, 1984, and is incorporated into and shall be deemed to amend and supplement the Deed of Trust of the same date given by the undersigned, Party of the First Part to secure said party's Note to Cameron-Brown Company, Party of the Third Part, of the same date and covering the property described in the Deed of Trust and located at:

Route 5, Box 472 Pine Log Ford Road, Travelers Rest, South Carolina 29690

(Property Address)

AMENDMENT TO COVENANTS. Party of the First Part and Party of the Third Part agree to the following amendment to covenants made in the Deed of Trust.

2. That, together with and in addition to the monthly payments of principal and interest payable under the terms of the note secured hereby, he will pay to the party of the third part, on the first day of each month until the note is fully paid, the following sums:

(a) A sum equal to the ground rents, if any, and the taxes and special assessments next due on the premises covered by this Deed of Trust, and taxes on personalty and polls, levied on said real property, which are required to be paid with the taxes on said real property, plus the premiums that will next become due and payable on policies of fire and other hazard insurance on the premises covered hereby (all as estimated by the party of the third part) less all sums already paid therefor divided by the number of months to elapse before one month prior to the date when such ground rents, premiums, taxes, and assessments will become delinquent, such sums to be held by party of the third part in trust to pay said ground rents, premiums, taxes, and special assessments, before the same become delinquent; and

(b) All payments mentioned in the preceding subsection of this paragraph and all payments to be made under the note secured hereby shall be added together, and the aggregate amount thereof shall be paid by the party of the first part each month in a single payment to be applied by the party of the third part to the following items in the order set forth:

- (I) ground rents, taxes, special assessments, fire and other hazard insurance premiums;
- (II) interest on the note secured hereby; and
- (III) amortization of the principal of said note.

Any deficiency in the amount of any such aggregate monthly payment shall, unless made good by the party of the first part prior to the due date of the next such payment, constitute an event of default under this Deed of Trust. The party of the third part may collect a "late charge" not to exceed four cents (4¢) for each dollar (\$1) of each payment more than fifteen (15) days in arrears to cover the extra expense involved in handling delinquent payments.

3. If the total of the payments made by the party of the first part under (a) of paragraph 2 preceding shall exceed the amount of the payments actually made by the party of the third part for ground rents, taxes, assessments or insurance premiums, as the case may be, such excess, if the loan is current, at the option of the party of the first part, shall be credited on subsequent payments to be made by the party of the first part, or refunded to the party of the first part. If, however, the monthly payments made by the party of the first part under (a) of paragraph 2 preceding shall not be sufficient to pay ground rents, taxes, assessments, and insurance premiums, as the case may be, when the same shall become due and payable, then the party of the first part shall pay to the party of the third part any amount necessary to make up the deficiency, on or before the date when payment of such ground rents, taxes, assessments, or insurance premiums shall be due. If at any time the party of the first part shall tender to the party of the third part, in accordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the party of the third part shall, in computing the amount of such indebtedness, credit to the account of the party of the first part any balance remaining in the funds accumulated under the provisions of (a) of paragraph 2 hereof. If there shall be a default under any of the provisions of this Deed of Trust resulting in a public sale of the premises covered hereby or if the property is otherwise acquired after default, the party of the third part shall apply, at the time of the commencement of such proceedings, or at the time the property is otherwise acquired, the balance then remaining in the funds accumulated under (a) of paragraph 2 preceding as a credit against the amount of principal then remaining unpaid under the note secured hereby.

10. The party of the first part further agrees that should this Deed of Trust and the note secured hereby not be eligible for insurance under the National Housing Act within 60 days from the date hereof (written statement of any officer of the Department of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development dated subsequent to the said time from the date of this Deed of Trust, declining to insure said note and this Deed of Trust, being deemed conclusive proof of such ineligibility), the party of the third part or the holder of the note may, at its option, declare all sums secured hereby immediately due and payable. This option may not be exercised by the party of the third part when the ineligibility for insurance under the National Housing Act is due to the said party's failure to remit the mortgage insurance premium to the Department of Housing and Urban Development.

IN WITNESS WHEREOF, Party of the First Part has executed this Rider.

William Keith Kerns (SEAL)

William Keith Kerns
Lue Vata Kerns (SEAL)
Lue Vata Kerns

RECORDED DEC 3 1984 at 10:05 A.M.

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