## ADJUSTABLE RATE RIDER (Interest Rate Limits)

and the province and the second of the secon

THIS ADJUSTABLE RATE RIDER is made this 10th day of April , 1984, and is ncorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's djustable Rate Note to First Federal Savings and Loan (the "Lender") of the same date (the "Note") Association of South Carolina	
Association of South Carolina and Located at:  Indicovering the property described in the Security Instrument and Located at:  Route 7, Green Valley Drive, Greenville, South Carolina 29609	_
(Property Address)	
The Note contains provisions allowing for changes in the interest rate every year subject to the limits stated in the Note. If the interest rate increases, the Borrower's monthly payments will be lower. be higher. If the interest rate decreases, the Borrower's monthly payments will be lower.	

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

## A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an Initial Interest rate of 9.875 %. Section 4 of the Note provides for changes in the Interest rate and the monthly payments, as follows:

"4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

May

1985, and of the Note provides for changes in the Interest rate and the monthly payments, as follows:

(A) Change Dates

The Interest rate I will pay may change on the first day of May 1985, and or that day every 12th month thereafter. Each date on which my interest rate could change is called a "Change Date."

(8) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the
Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the
weekly average yield on United States Treasury securities adjusted to a constant maturity of 1 year, as made
weekly average yield on United States Treasury securities adjusted to a constant maturity of 1 year, as made
available by the Federal Reserve Board. The most recent Index figure available as of the date 45 days before each
Change Date is called the "Current Index."

If the index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

The first index figure for this note is 10.530%. It is called the "Original Index." The Original Index plus a margin of 2.500% (after rounding the result up to the nearest 1/8 of 1%) is called the "Adjustment Base Rate."

(C) Calculation of Changes

Before each change date, the Note Holder will calculate my new Interst rate by calculating the difference,
Before each change date, the Note Holder will calculate my new Interst rate by calculating the difference,
If any, between the Current Index and Original Index. If the Current Index is lower than the Original
Note Holder will add the difference to the Adjustment Base Rate. The Note Holder will then round
Index, the Note Holder will subtract the difference from the Adjustment Base Rate. The Note Holder will then round
Index, the Note Holder will subtract the difference from the Adjustment Base Rate. The Note Holder will then round
Index, the Note Holder will subtract the difference from the Adjustment Base Rate. The Note Holder will then round
Index, the Note Holder will subtract the difference from the Adjustment Base Rate. The Note Holder will then round
Index, the Note Holder will subtract the difference from the Adjustment Base Rate. The Note Holder will then round
Index, the Note Holder will subtract the difference from the Adjustment Base Rate. The Note Holder will then round
Index, the Note Holder will subtract the difference from the Adjustment Base Rate. The Note Holder will then round
Index, the Note Holder will subtract the difference from the Adjustment Base Rate. The Note Holder will then round
Index, the Note Holder will subtract the difference from the Adjustment Base Rate. The Note Holder will then round
Index, the Note Holder will subtract the difference from the Adjustment Base Rate. The Note Holder will then round

Section 4 (D) below, this rounded amount will be my new interest late out the most substantial be sufficient to repay the Note holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal balance of my loan I am expected to owe on the Change Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payments.

(D) Limits on interest Rate Changes

The rate of interest I am required to pay shall never be increased or decreased on any single Change Date by more than one and three-quarters percentage points (1.75%) from the rate of interest I have been paying for the preceding twelve months.

preceding twelve months.

Additionally, my interest rate shall never be greater than six percent (6%) above or below the "initial Interest Rate."

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date, I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

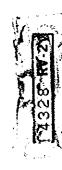
The Note Holder will mail or deliver to me a notice of any changes in the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and before the effective date of any change. The notice will include information required by law to be given me and before the effective date of any change. The notice will answer any question I may have regarding the notice."

8. Charges; Liens
Uniform Covenant 4 of the Security Instrument is amended to read as follows:

4. Charges; Liens. Borrower shall pay all taxes, assessments, and other charges, fines and impositions attributable to the Property which may attain a priority over this Security Instrument, and leasehold payments or

FF "Revised Special One" - 1 Year ARM (With Interest Rate Caps) - (PLAN 23) MLC-169 (3) Adjustable Rate Rider

2/84



STATE OF STA