Val 1400 mi 710

RIDER ATTACHED TO AND MADE A PART OF	
Real Estate Mortgage	DATED
	FROM Roy E. Pettit
AND	Charlotte Pettit ,
HIS WIFE, TO United Insurance Company of America	
AS Mortgagee , CON	VEYING PROPERTY
COMMONLY KNOWN AS	3 Harness Trail, Mauldin,
Greenville County, Sou	th Carolina

Mortgagor further covenants and agrees during the term of this Mortgage to pay monthly to the Mortgagee, together with and in addition to the regular payments (namely, principal and interest on the Note secured hereby) a sum (hereinafter referred to as "Funds") equivalent to one-twelfth (1/12) of the annual real estate taxes and assessments and other annual charges levied upon the mortgaged premises, all as reasonably estimated by Mortgagee. The funds shall be held by Mortgagee without obligation to pay interest thereon and may be commingled with other such funds or its own funds for the payment of such charges. In the event that the funds so held by Mortgagee are insufficient to pay such real estate taxes and assessments and other annual charges in full when they become due, Mortgagor covenants and agrees to pay to Mortgagee forthwith, a sum sufficient to enable such taxes and assessments to be paid in full prior to the delinquency date. All such funds so held by Mortgagee are hereby pledged as additional security for the indebtedness secured hereby. Failure of Mortgagor to pay the funds as provided in this paragraph shall constitute an event of default under the terms of this instrument. Notwithstanding anything herein contained to the contrary, there shall be no obligation on Mortgagee's part to pay any taxes or assessments unless furnished with proper tax bills and adequate funds for payment thereof. If the total of the payments made by Mortgagor under this paragraph shall exceed the amount of payment actually made by Mortgagee for real estate taxes and assessments and other annual charges, as the case may be, such excess shall be either credited on subsequent payments to be made by Mortgagor for such items or refunded to Mortgagor.

In the event of sale or transfer of the mortgaged premises or any part thereof or interest therein, without the prior written consent of the holder hereof, the entire balance of principal and accrued interest shall become immediately due and payable at the option of the holder hereof. Further, in the event the employment of Roy E. Pettit with United Insurance Company of America is terminated voluntarily, the entire balance of principal and accrued interest shall become immediately due and payable at the option of the holder hereof.

The Note secured hereby may be paid in full at any time without penalty.

The word "Mortgagee" when used herein shall be construed to mean the legal owner and holder of the Note secured by this instrument. The word "Mortgage" when used herein shall be construed to mean this instrument, be it a mortgage, loan deed, trust deed or deed of trust. The word "Mortgagors", if applied to a natural person, shall be construed to mean any one or more persons or partners who are the holders of the legal title or equity of redemption to, or in the aforesaid mortgaged premises.

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