RIDER REFERENCING ADDITIONAL SECURITY AGREEMENT
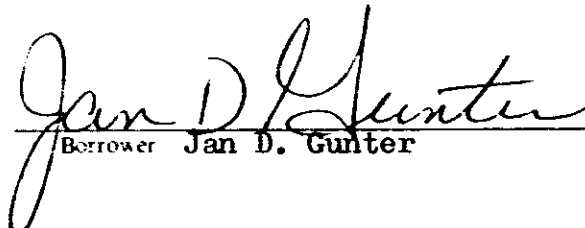
THIS RIDER is made this _____ 3rd _____ day of ___ April ___ _____, 19 80 , and is incorporated into and shall be deemed to amend and supplement a Mortgage, Deed of Trust or Deed to Secure Debt (herein "security instrument") dated of even date herewith, given by the undersigned (herein "Borrower") to secure Borrower's Note to South Carolina Federal Savings and Loan Association (herein "Lender") and covering the Property described in the security instrument and located at _____
_____ Unit 142, Inglewood Condominiums, Greenville County _____

IN ADDITION TO the covenants and agreements made in the security instrument, Borrower and Lender further covenant and agree as follows:

ADDITIONAL SECURITY AGREEMENT. As additional security hereunder, Borrower has entered into an Additional Security Agreement of the same date irrevocably pledging Borrower's savings account number _____ in the principal amount of $ 6,175.00 _____ at South Carolina Federal Savings and Loan Association, Columbia, South Carolina, in favor of and for the sole benefit of Lender and irrevocably preauthorizing Lender to make withdrawals on behalf of Borrower from such account in payment of amounts required to be paid by Borrower under this Mortgage to the extent provided under such Additional Security Agreement. Future payments of interest on such account are also covered by such pledge and withdrawal preauthorization. To the extent such Additional Security Agreement provides for payments made from such account to be applied in a manner different from the application of payments set forth in paragraph 3 hereof, such Additional Security Agreement shall be applicable as to such payments.

IN WITNESS WHEREOF, Borrower has executed this Rider.

THIS RIDER IS TO BE RECORDED WITH THE MORTGAGE!!

_____
Borrower   Jan D. Gunter

_____
Borrower