

RIDER TO
SOUTH CAROLINA MORTGAGE DATED AS OF NOVEMBER 20, 1981#6 continued

Mortgagor , upon written request by Mortgagee, shall pay to Mortgagee quarterly at the time when the quarterly installments of principal and interest are payable, an amount equal to one-quarter (1/4) of the annual premiums for the fire and extended coverage insurance and the annual real estate taxes, water and sewer rents, any special assessments, charges or claims and any other item which at any time may be or become a lien upon the premises prior to the lien of this Mortgage; and on demand from time to time Mortgagor shall pay to Mortgagee any additional sums necessary to pay such taxes and other items, all as estimated by Mortgagee. The amounts so paid shall be security for payment of taxes and said other items and shall be used in payment thereof if Mortgagor is not otherwise in default hereunder. No amount so paid shall be deemed to be trust funds but may be commingled with general funds of Mortgagee, and no interest shall be payable thereon. If, pursuant to any provision of this Mortgage, the whole amount of the unpaid principal debt becomes due and payable, Mortgagee shall have the right, at its election, to apply any amount so held against the entire indebtedness secured hereby.

(CONTINUED ON NEXT PAGE)

0.845

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