

RIDER
TO
DEED TO SECURE DEBT

THIS RIDER is made this 18th day of March, 1983, and is incorporated into and shall be deemed to amend and supplement that certain deed to secure debt ("Deed To Secure Debt") of even date herewith, given by the undersigned ("Borrower") to secure Borrower's promissory note to Sunkist Service Company, a corporation ("Lender") of the same date ("the Note") and covering the property described in the Deed To Secure Debt and located at lots 9 and 10, Stepane Street, Greenville, South Carolina

In addition to the covenants and agreements made in the Deed To Secure Debt, Borrower and Lender further covenant and agree as follows:

TRANSFER OF THE PROPERTY; ASSUMPTION.

Notwithstanding the provisions of any other Riders to the Deed To Secure Debt or the provisions of the Deed to Secure Debt set forth in paragraph 17 of the Deed To Secure Debt and the reference thereto in the promissory note concerning the Lender's option to accelerate the sums due under the promissory note in the event of a specified transfer of the property, Lender agrees that paragraph 17 shall not be enforced at any time during the loan term, except that Lender may require a prospective transferee of the property to meet its then reasonable current underwriting criteria and pay an assumption fee prior to assuming or otherwise accepting primary responsibility for payment of a loan.

By signing this, Borrower agrees to all of the above.

Gregory W. Nielsen
GREGORY W. NIELSEN

Kathleen M. Nielsen
KATHLEEN M. NIELSEN