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**RESIDENTIAL AND MULTIPURPOSE
FIXED RATE CONSTRUCTION
MORTGAGE RIDER**

This MORTGAGE RIDER is made this 17th day of April, 19 84,
and is incorporated 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 Bor-
rower's Fixed Rate Note to SECURITY FEDERAL SAVINGS AND LOAN ASSOCIATION OF SOUTH CAROLINA
(the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and
located at:

Lot 354 Devenger Place, Section 15
(Property Address)

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

- A. **No Escrow of Funds for Taxes, Insurance and Other Changes.**
Uniform Covenant 2 of the Security Agreement is deleted.
 - B. **No Future Advances**
Non-Uniform Covenant 31 of the Security Instrument ("Future Advances") is deleted.
 - C. **Legislation**
Non-uniform Covenant 22 is amended to add the following:
22. **Legislation.**
If, after the date hereof, enactment or expiration of applicable laws have the effect either of rendering the provi-
sions of the Note, the Security Instrument or this Fixed Rate Rider (other than this paragraph C) unenforceable
according to their terms, or all or any part of the sums secured hereby uncollectable, as otherwise provided in
the Security Instrument and this Fixed Rate Rider, or of diminishing the value of Lender's security, then Lender,
at Lender's option, may declare all sums secured by the Security Instrument to be immediately due and payable.

IN WITNESS WHEREOF, the Borrower has executed this document the date first above written.

THE VISTA CO., INC.
BY: [Signature] (Seal)
President & Sec. -Borrower

-Borrower (Seal)

-Borrower (Seal)

(Sign Original Only)

RECORDED APR 17 1984 at 2:55 P.M.

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