

ADDENDUM TO MORTGAGE
AND ADJUSTABLE RATE RIDER

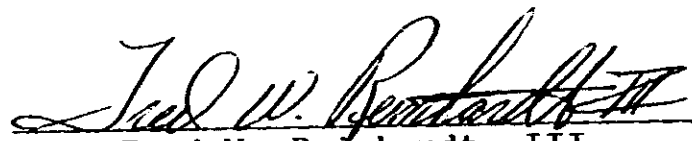
This Addendum to Mortgage and Adjustable Rate Rider is made this 12th day of June 1984, and is incorporated into and shall be deemed to amend and supplement the Mortgage (the 'Security Instrument') and Adjustable Rate Rider of the same date given by the undersigned (the 'Borrower') to secure Borrower's Adjustable Rate Note to American Federal Bank, FSB (the 'Lender') of the same date (the 'Note'), and covering property described in the Security Instrument located at 100 Rollingwood Drive, Taylors, SC 29687.

As an addition to the covenant and agreements made in the Security Instrument and Adjustable Rate Rider, Borrower and Lender further covenant and agree as follows:

The Lender will not exercise its right to declare all sums secured by this Mortgage immediately due and payable in the case of the first transfer or sale by the Borrower executing this Mortgage provided that:

1. The Borrower causes to be submitted to the Lender information required by Lender to evaluate the Transferee as if a new loan were being made to the Transferee.
2. The Lender reasonably determines that Lender's security will not be impaired and that the risk of a breach of any covenant or agreement in this security instrument is acceptable, and
3. The Transferee signs an assumption agreement that is acceptable to the Lender and that obligates the Transferee to keep all promises and agreements made in the Note and in this Security Instrument. To the extent permitted by applicable law, the Lender may also charge a reasonable fee as a condition to Lender's consent to this transfer.

IN WITNESS WHEREOF, Borrowers have executed this Addendum to Mortgage and Adjustable Rate Rider.


Fred W. Reinhardt, III


Jacquelyn A. Reinhardt

39372

RECORDED JUN 13 1984 at 2:47 P.M.