

EXHIBIT A

Rider to Note and Security Instrument
Programs B-6A1 and B-1A1

This Rider is made this 17th day of August, 19 84,
and is incorporated into, and shall be deemed to amend and supplement the
Note and the Security Instrument of the same date given by the undersigned
(The Borrower) to City Federal Savings and Loan Association (The Note Holder)
covering property described in the Security Instrument and located at:

525 Wentworth Street, Mauldin, South Carolina 29662

NOTICE TO BORROWER: This Rider changes the terms of your Note and Security
Instrument in two ways: (1) Your interest rate will never be greater than
18.375 % and (2) The amount of your monthly payment increases are limited
to a 1% annual interest rate equivalent.

Modifications: The covenants and agreements made in the Note and the Security
Instrument are modified as follows:

1. Changes in my interest rate under Paragraph 4(C) of the Note
will not cause my interest rate to exceed 18.375 % during the
term of my loan.
2. Subject to the conditions set forth in Paragraph 4(C)(3) of the
Note and Paragraph 4(C)(5) below, on your first Monthly Payment
Adjustment Date your monthly payment increase as permitted in
Paragraph 4(C)(2) of the Note will be limited to an equivalent of
a 3% interest rate increase over the initial payment rate.
Starting with the second Monthly Payment Adjustment Date and on
each Monthly Payment Adjustment Date thereafter, your monthly
payment increase will be limited to an equivalent of a 1% annual
rate increase.

4(C)(5) Required Full Payment Amount

Beginning with the first monthly payment after the last Change Date,
I will pay the Full Payment Amount as my monthly payment.

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

Witness:

W.W. Wilkins

Stephen J. Billings (Seal)
Stephen J. Billings Borrower

Rhonda B. Long

(Seal)
Borrower