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D. PAYMENT OF NEW PAYMENT AMOUNT; CONTINUATION OF FIXED RATE

Beginning with my first monthly payment after the Effective Conversion Date, I will, if I have chosen the foregoing conversion, pay the New Payment Amount, plus any required escrow payments, as my monthly payment, and the interest rate I pay will not change from the fixed rate established as of the Effective Conversion Date.

E. PAYMENT OF CONVERSION FEE

For choosing to convert my adjustable interest rate payments to fixed rate payments, as provided above, I will pay the Lender a conversion fee equal to One percent (1%) of that part of principal that, as of the Effective Conversion Date, has not been paid. I will pay the conversion fee within 15 business days of the Conversion Registration Date.

F. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

If I choose the Conversion Option and, thereafter, if all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without the Note Holder's prior written consent, the Note Holder may, at its option, require immediate payment in full of all amounts I owe under this Note. However, this option shall not be exercised by the Note Holder if exercise is prohibited by federal law as of the date of this Note.

If the Note Holder exercises this option, the Note Holder shall give me notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which I must pay all amounts I owe.

G. FAILURE TO CHOOSE CONVERSION

If I do not, within the first five years of the mortgage term, give the Lender notice that I choose to convert my adjustable rate interest payments to fixed rate interest payments and do the other things that I must do under Sections A and B above within the applicable times specified in such Sections, I will no longer have the right to choose such a conversion of interest payments.

IN WITNESS WHEREOF, Borrower has executed this Addendum.

Richard M. Chebatoris (Seal)
RICHARD M. CHEBATORIS -Borrower

Annette T. Chebatoris (Seal)
ANNETTE T. CHEBATORIS -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

(Sign Original Only)

Re-RECORDED DEC 10 1984 at 10:57 A/M

17381

\$52,000.00
Lot 235 Stone Ridge Road
Map 2, Sec. One Sugar Creek

SMSC 2021 (7/84)

R.M.C. for G. Co., S. C.

Re-Record
Filed for record in the Office of
the R. M. C. for Greenville
County, S. C. at 10:57
A/M, Dec. 10, 1984
and recorded in Real Estate
Mortgage Book 1693
at page 388

X 17381 X

✓ DEC 10 1984
M. [Signature]

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