

BRIDGE LOAN
DUE-ON-TRANSFER RIDER

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Notice: This rider adds a provision to the Security Instrument allowing the Lender to require repayment of the Note in full upon transfer of the property.

This Bridge Loan Due-On-Transfer Rider is made this 12th day of November, 1984, 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 Borrower's Note to Merrill Lynch Mortgage Corporation (the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at:

228 Buckingham Road Greenville, South Carolina 29607
(Property Address)

AMENDED COVENANT. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

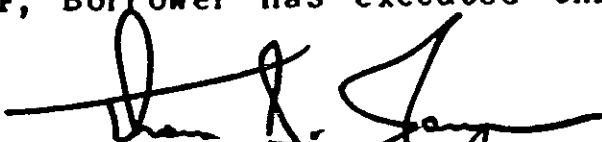
A. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Uniform Covenant 16 of the Security Instrument is amended to read as follows:

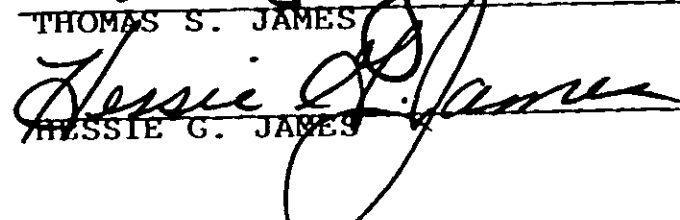
Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or an interest therein is sold or transferred by Borrower (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person or persons but is a corporation, partnership, trust or other legal entity) without Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Security Instrument which does not relate to a transfer of rights of occupancy in the property, (b) the creation of a purchase money security interest for household appliances, or (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant, Lender may, at Lender's option, declare all the sums secured by this Security Instrument to be immediately due and payable.

If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with the notice requirements contained herein. Such notice shall provide a period of not less than 30 days from the date the notice is mailed within which borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted for default hereunder.

IN WITNESS WHEREOF, Borrower has executed this Bridge Loan Due-On-Transfer Rider.




THOMAS S. JAMES (Seal)
-Borrower



JESSIE G. JAMES (Seal)
-Borrower

D007R DOT 2nd 5/84

Signed and sealed before me this 13th day of Nov. 1984.



NOTARY PUBLIC Notary Public, State of Florida at Large
My Commission Expires Sept. 17, 1987
EDW. T. BURNETT, CERRY, SIBLEY
& COMPANY, INSURANCE & BONDS, INC.