

MORTGAGE RIDER

This Rider, dated the 20th day of December, 19 84, amends the Mortgage of even date by and between EARL R. CARNES AND REEDA J. CARNES the mortgagor, and Bankers Life Company, an Iowa Corporation, the mortgagee, as follows:

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- 1. Subsection (a) of Paragraph 2 is deleted.
2. Subsection (c) (I) of Paragraph 2 is deleted.
3. In the third sentence of Paragraph 3, the words "all payments made under the provisions of (a) of paragraph 2 hereof which the mortgagee has not become obligated to pay to the Secretary of Housing and Urban Development and" are deleted.
4. The fourth sentence of Paragraph 3 is amended by insertion of a period after "... then remaining unpaid under said note" and deletion of the remainder of the sentence.
5. Paragraph 9 is amended by the addition of the following:

"This option may not be exercised when the ineligibility for insurance under the National Housing Act is due to the mortgagee's failure to remit the mortgage insurance premium to the Department of Housing and Urban Development."

IN WITNESS WHEREOF, mortgagor(s) has set his hand and seal the day and year first aforesaid.

Earl R. Carnes (SEAL)
EARL R. CARNES
Reeda J. Carnes (SEAL)
REEDA J. CARNES

STATE OF SOUTH CAROLINA )
COUNTY OF GREENVILLE ) ss:

Personally appeared before me Rhonda G. Long
and made oath that he saw the within-named Earl R. Carnes & Reeda J. Carnes
sign, seal, and as their act and deed deliver the within Mortgage Rider, and that deponent, with
Cecil H. Nelson, Jr. witnessed the execution thereof.

Rhonda G. Long

Sworn to and subscribed before me this 20th day of December, 19 84

Cecil H. Nelson, Jr.
Notary Public for South Carolina
My Commission Expires: 8/5/93

