

MORTGAGE RIDER

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This Rider, dated the 28th day of December, 19 84, amends the Mortgage of even date by and between Robert B. Melcher and Linda P. Melcher, the mortgagor, and Bankers Life Company, an Iowa Corporation, the mortgagee, as follows:

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.

Robert B. Melcher (SEAL)
Robert B. Melcher
Linda P. Melcher (SEAL)
Linda P. Melcher

STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE) ss:

Personally appeared before me Dina King
and made oath that he saw the within-named Robert B. Melcher and Linda P. Melcher
sign, seal, and as their act and deed deliver the within Mortgage Rider, and that deponent, with
H. Michael Gainey witnessed the execution thereof.

Sworn to and subscribed before me this 28th day of December, 19 84.

H. Michael Gainey
Notary Public for South Carolina

RECORDED DEC 31 1984 at 12:11 P.M. 19483

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1984-12-31