

ADDITIONAL SECURITY AGREEMENT. As additional security hereunder, Borrower has entered into an Additional Security Agreement of the same date irrevocably pledging Borrower's savings account number 20-221033-8-00 in the principal amount of \$ 2,850.00 at South Carolina Federal Savings and Loan Association, Columbia, South Carolina, in favor of and for the sole benefit of Lender and irrevocably preauthorizing Lender to make withdrawals on behalf of Borrower from such account in payment of amounts required to be paid by Borrower under this Mortgage to the extent provided under such Additional Security Agreement. Future payments of interest on such account are also covered by such pledge and withdrawal preauthorization. To the extent such Additional Security Agreement provides for payments made from such account to be applied in a manner different from the application of payments set forth in paragraph 3 of the Mortgage, such Additional Security Agreement shall be applicable as to such payments.

IN WITNESS WHEREOF, Borrower has executed this Renegotiable Rate Mortgage Rider.

Barry D. Ketron
Barry D. Ketron Borrower

Borrower

RRM/GPM-3 (1980)

31 Latimer + Wyke St

4328 RV-2