IN WITNESS WHEREOF, Borrower has executed this Graduated Payment Rider.

IN THE PRESENCE OF:

MW.Wilkins Benobis C Hall

(Seal) Borrower

(Sign Original Only)

STATE OF SOUTH CAROLINA

PROBATE

COUNTY OF GREENVILLE

Personally appeared the undersigned witness and made oath that (s)he saw the within named mortgagors sign, seal and as their act and deed deliver the within GRADUATED PAYMENT RIDER and that (s)he with the other witness subscribed above, witnessed the execution thereof.

SWORN TO BEFORE ME, THIS THE 14th day of JANUARY, 1983

Benobia C. Wall

My commission expires: 9-25-90

)

JAN 141983 at 4:53 P.M.

17340

(S.C.) FLEX Rider Page 6 of 6