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

THE PRESNCE OF:	Dona	Donald E. Baltz (Seal) Donald E. Baltz Borrower		
morreftini	50		,	
Denokia C Hale			(Seal)	
			Borrower	
:-			(Seal)	
			Borrower	
		(s	ign Original Only)	
STATE OF SOUTH CAROLINA)	DDODATE		
COUNTY OF GREENVILLE)	PROBATE		
Personally appeared to saw the within named more the within GRADUATED PAY subscribed above, witness	rtgagor si YMENT RIDER	gn, seal and as and that (s)he w	his act and deed delive	
SWORN TO BEFORE ME, THIS THE 21 day of MARCH, 1983		Ben	obia O Hall	
Notary Public for S. C.		-		

(CONTINUED ON NEXT PAGE)

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

My commission expires: 9-25-90