F. COVENANT DELETED

Non-Uniform Covenant 21 of the Security Instrument ("Future Advances") is deleted.

G. LOAN CHARGES

If the loan secured by the Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed permitted limits, then: (1) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limits; and (2) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment under the Note.

H. LEGISLATION

If, after the date hereof, enactment or expiration of applicable laws have the effect either of rendering the provisions of the Note, the Security Instrument or this Graduated Payment Rider (other than this paragraph H) unenforceable according to their terms, or all or any part of the sums secured hereby uncollectible, as otherwise provided in the Security Instrument and this Graduated Payment Rider, or of diminishing the value of Lender's security, then Lender, at Lender's option, may declare all sums secured by the Security Instrument to be immediately due and payable.

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

IN THE PRESENCE OF:

Richard Aylestock (Seal)
Richard Aylestock Borrower

Lynne A. Aylestock (Seal)
Lynne Aylestock Borrower

_____ (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 RICHARD AYLESTOCK & LYNNE AYLESTOCK sign, seal and as their act and deed deliver the within written RIDER & that (s)he with the other witness subscribed above witnessed the execution thereof.

SWORN TO BEFORE ME, THIS THE 9 DAY OF JANUARY, 1984.

Notary Public for S. C.
My commission expires: 8-5-93

RECORDED JAN 10 1984 at 9:15 A.M.