Limit on Interest Rate Changes:

The rate of interest I am required to pay shall never be increased over the term of this loan to a rate greater than; 21%. There is no limit to the amount of decrease of the rate of interest on any single Change Date or during the term of this loan. In no event will any interest rate increase result in negative amortization of this loan.

Carry-Over of Interest Rate Increases:

If the new interest rate on any Change Date is greater than the maximum rate of interest, the portion of the new interest rate which exceeds the maximum rate of interest will be carried forward; provided, that no interest rate increasewill be carried forward during the last 11 months of this loan. All or any portion of the carry-over will be added to the new interest rate, when the new interest is less than the maximum rate of interest on any Change Date.

Effective Date of Changes:

The new rate of interest will become effective on each Change Date. I will pay the amount of my new monthly installment each month beginning with the first monthly installment due after the fourth Change Date, until the amount of my monthly installment is again changed.

Notice of Changes:

You will mail or deliver to me a notice of any changes in the amount of my interest rate or monthly installment at least 25 days before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

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Loan Assumption:

The Adjustable Rate Mortgage may not be assumed without your consent. If assumption is allowed, you may charge an assumption fee and require the person(s) assuming this loan to pay additional charges as authorized by law.

Additional Terms:

My Commission Expires:

I may pay the outstanding balance in whole or in part at any time without penalty. Any prepayment shall be applied first to interest due and then to the principal amount outstanding and shall not postpone the due date of any subsequent monthly installment unless you shall otherwise agree in writing.

AND IT IS AGREED by and between the parties that in the case of foreclosure of this Mortgage, by suit or otherwise, the Mortgage shall recover of the Mortgagor a sum as attorneys' fees as set out in said Note which shall be secured by this Mortgage, and shall be included in judgment of foreclosure.

BUT THIS CONVEYANCE IS MADE UPON THIS SPECIAL CONDITION: If the total amount of the debt, interest, advances and other sums secured hereby are paid in full in accordance with the terms of the above-mentioned Note and this Mortgage, this conveyance shall be null and void and title shall revest as provided by law. If, however, there shall be a default in the performance of any of the covenants, terms and conditions of this Mortgage or under the Note or any advance secured hereby, all sums owing to Mortgagee hereunder or under said Note, regardless of maturity and without notice, shall immediately become due and payable at the option of Mortgagee and Mortgagee may foreclose this Mortgage by judicial proceedings.

IN WITNESS WHEREOF, this Mortgage has been duly signed, bealed and delivered by Mortgagor the day and year

CI KULMIN	_ TOUTHORNER OF THE (SEAL)
Kinderly Jourton	Raymonia S. Scott(SEAL)
0 , , ,	
STATE OF SOUTH CAROLINA) GREENVILLE	
COUNTY OF)	PROBATE
PERSONALLY Appeared Delote die	rly F. Newton nia S. Scott and made
oath that (s)he saw the within-named	sign, seal,
· ·	eed, deliver the within-written Mortgage of Real Property; and s'subscribed above witnessed the execution
SWORN to before me this May 8 ———————————————————————————————————	4 Hinducky Martin

(CONTINUED ON NEXT PAGE)