RIDER attached to and made a part of Nortgage dated January 11, 1963, between TADDEO DISCOUNT CENTER CORP. OF GREENVILLE, S. C. as Mortgagor, and A. J. ARMSTROMG CO. INC., as Mortgagee, covering premises in the County of Greenville, State of South Carolina.

^{12.} The within Mortgage and the Mote which it secures may be prepaid without penalty at any time on or after January 11, 1964, upon ten (10) days' prior written notice to the holder hereof, by the payment of the then unpaid principal balance, together with accrued interest at the rate aforementioned, to the date of prepayment. In the event that prepayment is made prior to January 11, 1964, concurrently with said prepayment, there shall be due and payable to the holder hereof in addition to the unpaid principal balance and accrued interest, an additional sum equal to the difference between the amount of interest paid to the date of prepayment and the aggregate amount of interest that would have been paid if the said Note had been outstanding for the full twelve month period ending January 11, 1964.

^{13.} If the holder of the within Mortgage and the Mote which it secures retains counsel for the purpose of collecting any monies which may be due hereunder, then and in such event there shall be due and payable to the holder hereof, in addition to the principal and interest thereon, the costs and expenses of collection, including reasonable counsel fees.

edness or guarantees or indorsements of the Mortgagor and/or Taddeo Construction and Leasing Corporation to the Mortgagee, whether now existing or hereafter arising, direct or contingent, all to a maximum sum, including the within mortgage indebtedness, of \$300,000.