was made available by the Federal Reserve Board on 1/3, 1984, which is equal to 10.09 percent (10.09%) per annum, plus 2.95 percentage points (2.95%).

2. Effectiveness of Provisions. Except as otherwise provided in this Rider, all of the provisions of the Deed of Trust and the Note shall remain in full force and effect.

IN WITNESS WHEREOF, Borrower has executed this Rider on the 31 day of January, 1984.

Derwood Ray Ward
Borrower
DERWOOD RAY WARD

Borrower

STATE OF SOUTH CAROLINA)
) ss.
COUNTY OF GREENVILLE)

On January 31, 1984, before me, the undersigned, a Notary Public in and for said state, personally appeared DERWOOD RAY WARD, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged that he (she or they) executed the same.

WITNESS my hand and official seal.

D. Dudley Davenport
Notary Public in and for said County and State