OWNER OCCUPANCY RIDER

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This rider is made this 12th day of October, 1984 and is incorporated into and shall be deemed to amend and supplement a Deed of Trust dated of even date herewith, covering the property described therein at:

14-C Ridgeview Condominiums, Kings Lane, Greenville, S. C. 29611

Borrower(s) agrees that this rider is being given as consideration to Lender for granting a loan to Borrower(s), and for the purpose of Borrower(s) making certain certifications, agreements and representations to Lender regarding occupancy of the above referred to property.

Borrower(s) understands and agrees that Lender's sole inducement for granting a loan on the subject property is based upon full reliance upon the following:

The funds representing the loan proceeds are obtained by Lender upon sale of the loan to the Federal Home Loan Mortgage Corporation ("FHLMC") or the Federal National Mortgage Association ("FNMA") or Institutional Investors.

FHLMC, FNMA, and the Institutional Investors require, as a condition to purchasing the loan that, among other things, the Borrower(s) occupy the subject property as Borrower's(s') year-round primary residence.

Borrower(s) certifies under penalty of perjury that Borrower(s) shall occupy the subject property as Borrower's(s') year-round primary residence, and that such occupancy by Borrower(s) shall occur not later than thirty (30) days after funding of this loan, and shall intend to continue for a minimum period of 2 years.

Borrower(s) understands that failure to comply with this provision shall constitute a default under the terms of the Deed of Trust to which this rider is attached, and shall immediately give rise to Lender's enforcement of its rights under the foreclosure and power of sale provisions under said Deed of Trust.

Borrower(s) understands and agrees that from time to time the Lender may require, and Borrower(s) shall furnish, documentation or proof acceptable to Lender of Borrower's(s) continued occupany of the subject property as Borrower's(s) year-round primary residence.

IN WITNESS WHEREOF, Borrower(s) hereby certifies that all of the foregoing statements are true and correct.

x Martha M. Williams
Martha M. Williams

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RECORDED OCT 19 1984 at 2:22 P.M.

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