ADJUSTABLE RATE RIDER
(1 Year Index)

THIS ADJUSTABLE RATE RIDER is made this ...26th... day of ......October..........., 19...84.., and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to ...The Kissell Company...... ....(the "Lender") of the same date and covering the property described in the Security Instrument and located at:

...Rt. 5 State Park Road, Greenville, South Carolina...............................

(Property Address)

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT.

Initial Index Value __11.90__

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of ...12.75..%. The Note provides for changes in the interest rate and the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the first day of ..October..............., 19..85..., and on that day every 12th month thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of 1 year, as made available by the Federal Reserve Board. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding .... percentage points (...2..10........%) to the Current Index. The Note Holder will then round the result of this addition up to the next one-eighth of one percentage point (0.125%). This rounded amount will be my new interest rate until the next Change Date, subject to the following limitations; at any particular Change Date, my rate of interest may not be increased or decreased by more than two percentage points from the previously effective rate of interest, and cannot be less than one percent (1.00%) below the initial rate of interest. The maximum effective rate of interest can never be more than six percent (6.00%) above the initial rate of interest.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation is called the "Full Payment." It will be the new amount of my monthly payment.

(D) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

MULTISTATE ADJUSTABLE RATE RIDER - 1 Year Treasury Index-Single-Family

OR 16.130 FFSC (6/84)

(continued...)

*Mortgage Note Dated September 7, 1984