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GADDY & DAVENPORT, P.A.

POST OFFICE BOX 10267
GREENVILLE, S.C. 29603

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RIDER TO DEED OF TRUST AND NOTE
(One Year ARM)

Loan No. _____ 1/31 _____, 1984

NOTICE TO BORROWER: THIS DOCUMENT MODIFIES A
NOTE WHICH CONTAINS PROVISIONS FOR A VARIABLE
INTEREST RATE. INCREASES IN THE INTEREST RATE
WILL RESULT IN HIGHER PAYMENTS. DECREASES IN
THE INTEREST RATE WILL RESULT IN LOWER PAYMENTS.

FOR VALUE RECEIVED, the undersigned (individually
or collectively, "Borrower") agrees that the following provi-
sions of this rider (the "Rider") shall be incorporated into
that certain deed of trust, mortgage or deed to secure debt of
even date herewith executed by Borrower, as trustor, in favor
of ALLIANCE MORTGAGE COMPANY ("Note Holder"), as benefi-
ciary, and in which Derwood Ray Ward
is named as trustee, and that certain rider to such deed of
trust, mortgage or deed to secure debt of even date therewith,
executed by Borrower, which modifies the deed of trust, mort-
gage or deed to secure debt (collectively, the "Deed of
Trust"), to which Deed of Trust this Rider is attached, as
well as that certain note of even date herewith made by
Borrower in favor of Note Holder (the "Note"), which the Deed
of Trust secures.

1. Maximum and Minimum Interest Rate.

Notwithstanding anything to the contrary contained in the Deed
of Trust or Note, the rate at which interest shall accrue
under the Note shall not exceed a rate equal to five and one-
eighth percentage points (5.125%) above, or be less than a
rate equal to five and one-eighth percentage points (5.125%)
below, the weekly average yield on United States Treasury
securities adjusted to a constant maturity of one year that

NHE Rider - 1
11/83

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