

Loan No. 101797

ADJUSTABLE RATE RIDER

THIS ADJUSTABLE RATE RIDER is made this 30 day of MARCH, 1984, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note to WEYERHAEUSER MORTGAGE COMPANY the ("Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at: Lot 221, Buckingham Road, GOWER ESTATES, Section B

142 Buckingham Road, Greenville, S. C. 29607

The Note contains provisions allowing for changes in the interest rate every year. If the interest rate increases, the Borrower's monthly payments will be higher. If the interest rate decreases, the Borrower's monthly payments will be lower.

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 9.875%. Section 4 of 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 April, 1985, 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 337.5 percentage points (3.375%) to the Current Index. The sum will be my new interest rate until the next Change Date. Notwithstanding the foregoing, my new interest rate will not be increased or decreased more than two (2) percentage points on any given Change Date. The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal balance of my loan 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 Amount", and it will be the new amount of my monthly payment.

