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ADJUSTABLE RATE RIDER

This Adjustable Rate Rider is made on the 26th day of June 1984 and is incorporated into and shall be deemed to amend and supplement the Promissory Note (the Note) and Real Estate Mortgage (the mortgage) of the same date given by the undersigned (the Borrower) to the Bank of Greer, Greer South Carolina (the lender), the Note having an original amount of $ 155,000.00 and the Mortgage covering the property Located at Lot #3, Commerce East, Greer, SC 29651.

THIS ADJUSTABLE RATE RIDER CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE. INCREASES IN THE INTEREST RATE WILL RESULT IN HIGHER PAYMENTS. DECREASES IN THE INTEREST RATE WILL RESULT IN LOWER PAYMENTS.

In addition to the covenants and agreements made in the Note and Mortgage, Borrower and Lender further covenant and agree as follows:

A. Interest Rate:

1. Initial Rate: The Note provides for an initial rate of interest of thirteen and one-half (13.5 %) percent. This Adjustable Rate Rider provides for changes in the interest rate.

2. Change Dates: Beginning in 1986, the rate of interest the Borrower(s) will pay may change on the 26th day of the month of June, and on that day every 12th month therafter. Each date on which the rate of interest could change shall be called a "Change Date".

3. The Index: Any change in the rate of interest will be based on changes in the Index. The Index is: The New York Prime as published in the Wall Street Journal.

If the Index is no longer available, the Lender will choose a new index which is based upon comparable information. The Lender will give notice of this choice. If no index is checked above, then the index will be the first index listed above.

The interest rate set forth in the Note is the Initial Rate of interest.

The most recently available Index Figure as of 45 days before each Change Date is called the Current Index.

4. Calculation of the Interest Rate: Before each Change Date, the Lender will calculate the new rate of interest as follows:

/___/ The Lender will calculate the amount of the difference, if any between the Current Index and the original interest rate on the Note. If the Current Index is higher than the initial interest rate the Lender will add the difference to the initial rate of interest. If the Current Index is lower than