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RIDER NO. 1

This Rider No. 1 is made this 30th day of January, 1981, and is incorporated into and shall be deemed to amend and supplement a Mortgage (herein so called) dated of even date herewith, given by the undersigned (herein "Borrower") to secure Borrower's Note to Real Estate Financing, Inc. (herein "Lender") and covering the Property described in the Mortgage and located at 1089 MacQueen Circle Helena, Alabama 35080

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

A. Notwithstanding the provisions of paragraph 17 of the Mortgage (i) upon a sale or transfer of the Property, the interest rate on the Note may not be changed; (ii) upon a sale or transfer of the Property, subject to the Mortgage and without the release of Borrower from Borrower's obligations under the Mortgage and Note, the indebtedness secured by the Mortgage may not be accelerated; and (iii) upon the sale or transfer of the Property to an Eligible Borrower within two (2) years following the date of the Mortgage in accordance with the terms and conditions of the Single Family Mortgage Revenue Bond Program, 1980 Series A, of the Alabama Housing Finance Authority, Borrower may be released in accordance with the provisions of paragraph 17 of the Mortgage.

IN WITNESS WHEREOF, Borrower has executed this Rider No. 1 and by its acceptance hereof Lender, its successors and assigns, agree to the covenants herein contained.

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED

1981 FEB -5 AM 8:49

Thomas A. Llewellyn, Jr.
JUDGE OF PROBATE

STATE OF ALABAMA) Rec. 1.50
JEFFERSON COUNTY) Ind. 1.00
2.50

On this the 30th day of January 1981, I, the undersigned, a Notary Public in and for said County and State, hereby certify that Jerry A. Kidd and wife, Donna G. Kidd whose names are signed to the foregoing instrument and who are known to me, acknowledged before me that, being informed of the contents of this instrument, they executed the same voluntarily and as said act on the day the same bears date.

Given under my hand and seal of office this the 30th day of January, 1981.

Dan Taylor
Notary Public

My Commission expires:

Dan G. Taylor
2025 - 4th June 720.
Rt. 35203