Interest rate decreases from the previous loan term are mandatory. Interest rate increases from the previous loan term are at the option of the Lender.

Borrower shall not be charged any costs or fees in connection with any renewal of this loan.

Borrower has the right to prepay the unpaid principal balance of this loan in full or in part without penalty at any time after the beginning of the minimum notice period for renewal of the Initial Loan Term.

IN WITNESS WHEREOF, Borrower has executed this Renegotiable Rate Mortgage Rider.

WITNESSES:

Constance G. McBride

John M. Dillard

James W. Johnson
Borrower James W. Johnson

Betty R. Johnson
Borrower Betty R. Johnson

STATE OF SOUTH CAROLINA)
) PROBATE
COUNTY OF GREENVILLE)

PERSONALLY appeared before me John M. Dillard who first being duly sworn, states that (s)he saw the within named Borrower sign, seal and as his/her act and deed deliver the within Renegotiable Rate Mortgage Rider and that (s)he with Constance G. McBride witnessed the execution thereof.

John M. Dillard

SWORN to before me this

12th day of September, 19 80.

Constance G. McBride (L.S.)
Notary Public for South Carolina

My Commission Expires 5/22/83

STATE OF SOUTH CAROLINA)
) RENUNCIATION OF DOWER
COUNTY OF GREENVILLE)

I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife (wives) of the above named Borrower(s) respectively, did this day appear before me, and each, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread or fear of any person whomsoever, renounce, release and forever relinquish unto the Lender and the Lenders successors and assigns, all her interest and estate, and all her right and claim of dower of, in and to all and singular the premises within mentioned and released.

Betty R. Johnson

GIVEN under my hand and seal this 12th day of September, 19 80.

Constance G. McBride (L.S.)
Notary Public for South Carolina

My Commission Expires: 5/22/93

RECORDED SEP 12 1980 at 3:54 P.M.

8032

(July 1980)
B/L