UUU LULU HASESWIS :

Interest rate decreases from the previous loan term are manuatory. 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:	$A \cdot O$
Hope C. Braswell	Softwer James C. Leary
Depe C. Braswell	Borrower Glenda S. Learry
STATE OF SOUTH CAROLINA) COUNTY OF GREENVILLE)	PROBATE
PERSONALLY appeared before me being duly sworn, states that (s)he saw t act and deed deliver the within Renegotia H. Michael Spivey	Hope C. Braswell who first the within named Borrower sign, seal and as his/herable Rate Mortgage Rider and that (s)he with witnessed the execution thereof. Hype C. Braswell
SWORN to before me this	
8th day of September	, 19 <u>_80</u> .
Mulhael Aleman Notary Public for South Carplina	(L.S.)
My Cornission Expires 1-24-83	
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 rentioned and released.

GIVEN under my hand and seal this 8thday of

September , 1980 .

Thurst Man (L.S. Notary Public for South Capolina

My Commission Expires: 1-24-83

RECORDED SEP 8 1980 at 3:39 P.M. RECORDED SEP 1 6 1980 at 1:23 P.M.

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(July 1989)