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.

HTMLECCEC.	ACADEMY RENTAL COMPANY, INC.
Varothe D. Hann	By: Mperlip
Deural D. Garrison	Borrower Secretary Borrower
STATE OF SOUTH CAROLINA)	PROBATE
COUNTY OF GREENVILLE	
personally appeared before me the being duly sworn, states that (s)he saw the with act and deed deliver the within Renegotiable Rat the other witness with	e Mortgage Rider and that (s)he with essed the execution thereof.
	Dorthy P. Hannon
SWORN to before me this	U
2 day of October , 19	80
De les et & Garrison	(L.S.)
Notary Public for South Carolina	
My Commission Expires 1-29-81	
STATE OF SOUTH CAROLINA)	KENUNCIATION OF DOWER
COUNTY OF GREENVILLE)	
I, the undersigned Notary Public, do that the undersigned wife (wives) of the above appear before me, and each, upon being privated that she does freely, voluntarily, and without whomsoever, renounce, release and forever relinsuccessors and assigns, all her interest and es of, in and to all and singular the premises with	any compulsion, dread or fear of any person quish unto the Lender and the Lenders tate, and all her right and claim of dower
	(corporate mortgagor)
GIVEN under my hand and seal thisday of	
Notary Public for South Carolina (L.S.)	
My Commission Expires:	_
.,,	

(July 1980)

B/I

4328 RV.2