#1523 ##**624**

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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

N WITNESS WHEREOF, BOTTOWER has executed this	Renegotiable Rate Moltgage Ridel.
VITNESSES:	/2
Sun P Hunkou	histotte A. Brinel
Susan R. Huskey	Borrower - Liselotte A. Baird
William B. James	Borrower - Roland M. Baird
STATE OF SOUTH CAROLINA)	
)	PROBATE
COUNTY OF GREENVILLE)	
PERSONALLY appeared before me being duly sworn, states that (s)he saw the with act and deed deliver the within Renegotiable Rat William B. James with	in named Borrower sign, seal and as his/her
	Dusan K. Huskey
SWORN to before me this	Susan R. Huskey
	980 .
1 2101	
Notary Public for South Carolina	(L.S.)
My Commission Expires 3-28-89	
	AND AUGUSCAPIA MALE AND TOTAL CON TRANSPORTED
	NOT NECESSARY - MALE MORTGAGOR UNMARRIED RENUNCIATION OF DOWER
COUNTY OF GREENVILLE	
I, the undersigned Notary Public, do that the undersigned wife (wives) of the above	hereby certify unto all whom it may concern, named Borrower(s) respectively, did this day
appear before me, and each, upon being privated that she does freely, voluntarily, and without whomsoever, renounce, release and forever relin successors and assigns, all her interest and es of, in and to all and singular the premises with	y and separately examined by me, did declare any compulsion, dread or fear of any person quish unto the Lender and the Lenders tate, and all her right and claim of dower
GIVEN under my hand and seal thisday of	
, 19	
(L.S.)
Notary Public for South Carolina	
My Commission Expires:	_

RECORDE 'NOV 6 1980 at 10:38 A.M.

14235

(July 1980)

B/L