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Interest rate decreases from the previous Joan 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:	
Iks I Close	JOHN A BOLEN, AC
TimThis P. Dun	Borrowar
Company of the compan	Borrower John A. Bolen, President
STATE OF SOUTH CAROLINA)	PROBATE
COUNTY OF GREENVILLE	
PERSONALLY appeared before me	Cynthia P. Glenn who first
being duly sworn, states that (s)he saw	the within named Borrower sign, seal and as his/her iable Pate Mortgage Rider and that (s)he with
the other witness subscribed above	witnessed the execution thereof.
	Cynthia P. Dlenn
SWORN to before me this	U
10th day of November	, 1980
166	(L.S.)
Kotary Public for South Carolina	
My Commission Expires 4-15-3	P.0
STATE OF SOUTH CAROLINA)
) RENUNCIATION OF DOWER
COUNTY OF GREENVILLE	
that the undersigned wife (wives) of the appear before me, and each, upon being that she does freely, voluntarily, and	plic, do hereby certify unto all whom it may concern, the above named Borrower(s) respectively, did this day privately and separately examined by me, did declared without any compulsion, dread or fear of any person ver relinquish unto the Lender and the Lenders st and estate, and all her right and claim of dower mises within mentioned and released.
GIVEN under my hand and seal this	_day of
	•
	(L.S.)
Notary Public for South Carolina	
My Commission Expires:	

RECORDED 100V 1 0 1980

at 2:49 P.M.

14551

(July 1980) B/L