Interest rate decreases from the previous loan term are mandatory. Interest rate increases from the previous loss 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.

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Jun & Suing	Robital Bounca
Janua ( . Darris	Borrover KAREN H. BOWNAN
	borrower KAKEN H. BOWNAN
STATE OF SOUTH CAROLINA )	PROBATE
COUNTY OF GREENVILLE	
PERSONALLY appeared before me	Janet C. Harris who first
boton duly every states that (s)he saw	the within named Borrower sign, sear and as his/her
act and deed deliver the within Renegoti	able Rate Mortgage Rider and that (s)he with
Thomas C. Brissey	witnessed the execution thereof.
	an until a design
	sauce C. Harris
SWORN to before me this	$\mathcal{O}$
17th day of December	, 19 <u>80</u> .
The Bin	(L.S.)
Notary Public for South Caro Ena	
My Commission Expires 3-27-89	
STATE OF SOUTH CAROLINA	
	RENUNCIATION OF DOWER
COUNTY OF GREENVILLE	)
when the undereigned wife (wives) of th	lic, do hereby certify unto all whom it may concern, e above named Borrower(s) respectively, did this day 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.

- YKONED WH. UBROWN

GIVEN under my hand and seal this 17thday of

My Commission Expires: 3-27-89

(July 1980)