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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.

TITNESSES:	` ~
inithia? Dean	William M. aRaismer
Kum Rouses	Borrower William M. deRaismes
Sheet . Get Ce	Borrower Jill M. Christenson
STATE OF SOUTH CAROLINA)	PROBATE
COUNTY OF GREENVILLE	
being duly sworn, states that (s)he saw the wi	thin named Borrower sign, seal and as his/her ate Mortgage Rider and that (s)he with tnessed the execution thereof.
SWORN to before me this	
23rd day of, January,	19 <u>81</u> .
Notaty Public for South Carolina	(L.S.)
My Commission Expires	patrian
STATE OF SOUTH CAROLINA	RENUNCIATION OF DOWER
COUNTY OF GREENVILLE	REMOMETATION OF DOMEN
that the undersigned wife (wives) of the abov	estate, and all her right and claim of dower
GIVEN under my hand and seal thisday of, 19	
My Commission Expires:	
tij oomatooren zarpeteer	

песоното 'JAN 2 3 1981 at 3:18 P.M.

21222

(July 1980)