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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.

Borrower Alan J. Barber Borrower Sharon Ann Barber STATE OF SOUTH CAROLINA PERSONALLY appeared before the being duly sworn, states that (s) he saw they lithing named Borrower sign, seal and as his/he act and deed deliver the within Renegot fable Pate Mortgage Rider and that (s) he with witnessed the execution thereof. When the before me this 29th day of May 19 81. SECONDARY OF CREENVILLE 1, the undersigned Notary Public, do hereby certify unto all whom it may concern that the undersigned wife (wives) of the above named Borrower(s) respectively, did this de appear before me, and each, upon being privately and separately examined by me, did declar that she does freely, voluntarily, and without any compulsion, dread or fear of any persor whomsoever, renounce, release and forever relinquish unto the Lender and the Lenders successors and assigns, all her interest and eastate, and all her right and claim of dower of, in and to all and singular the premises within mentioned and released. Sharon Ann Barber GIVEN under my hand and seal this 29thday of May , 19 81. (L.S.) Romission Expires: 5.13 90	JITNESSES:		α , β α
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May , 19 81. A. Muni (L.S.) My Commission Expires: 5-13-90	GIVEN under my hand and seal this 2	9thday of	
A. Municolary Public for South Carolina My Commission Expires: 5-13-90		9_81.	
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My Commission Expires: 5-13-90	Notary Public for South Carolina		
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at 3:23 P.M. 1981

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Re RECORDED JUN 2 2 1981 at 1:07 P.M.

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(July 1980)