30) 1508 AN 858

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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 loam 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:	SMITH & STEELE, BUILDERS, a Partnership
willian & Dunn	$\mathcal{I}(\mathcal{A})$ (\mathcal{A})
Margaret M. Avery	Borrower Ted D1 Smith Borrower John R. Steele
STATE OF SOUTH CAROLINA)	
COUNTY OF GREENVILLE)	PROBATE
act and deed deliver the within Renegotiab	Cynthia P. Glenn who first me within named Borrower sign, seal and as his/her ole Rate Mortgage Rider and that (s)he with witnessed the execution thereof.
SWORN to before te this	$ \mathbf{V}$
25th day of July	
Notary Public for South Carolina	(L.S.)
My Commission Expires 550/84	
STATE OF SOUTH CAROLINA)	N/A RENUNCIATION OF DOWER
COUNTY OF GREENVILLE)	
that the undersigned wife (wives) of the a appear before me, and each, upon being pro- that she does freely, voluntarily, and with whomsoever, renounce, release and forever	c, do hereby certify unto all whom it may concern, above named Borrower(s) respectively, did this day ivately and separately examined by me, did declare thout any compulsion, dread or fear of any person relinquish unto the Lender and the Lenders and estate, and all her right and claim of dower es within mentioned and released.
GIVEN under my hand and seal thisday	y of
, 19	· •
Notary Public for South Carolina	(L.S.)
	· · · · · · · · · · · · · · · · · · ·
My Commission Expires:	