Interest rate decreases from the previous loan term are mandatory. Interest rate increase, from the previous loan term are at the option of the Lenger.

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:	Coorgo OlChiolda Buillia
Barbara M. Source	George O'Shields Builders, Inc.
Tope C. Braswell	BorrowerBy: George O'Shields, Pres. Borrower
STATE OF SOUTH CAROLINA) COUNTY OF GREENVILLE)	PROBATE
COUNTY OF GREENVILLE)	
PERSONALLY appeared before me Hop being duly sworn, states that (s)he saw the within act and deed deliver the within Renegotiable Rate Barbara M. Spivey withe	in named Borrower sign, seal and as his/her
SWORN to before me this	- Joseph - Diegues
	0.0
26 th _{day} of August , 19	
Notary Public for South Carolina (1	
My Commission Expires 1-24-83 4-3-84	
STATE OF SOUTH CAROLINA)	
COUNTY OF GREENVILLE)	ENUNCIATION OF DOWER (Corporation Mortgagor
I, the undersigned Notary Public, do he that the undersigned wife (wives) of the above na appear before me, and each, upon being privately that she does freely, voluntarily, and without an whomsoever, renounce, release and forever relinque successors and assigns, all her interest and estatof, in and to all and singular the premises within	and separately examined by me, did declare by compulsion, dread or fear of any person wish unto the Lender and the Lenders wite, and all her right and claim of dower
North Control of the	
GIVEN under my hand and seal thisday of	
, 19	
(L.S.)	
Notary Public for South Carolina	
My Commission Expires:	

RECORDED AUG 2 6 1980

at 3:45 P.M.

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(July 1980) B/L