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.

Susan R. Huskey Susan R. Huskey Susan R. Huskey Muskey William B. James	-	Borrower J. G. Borrower	enning nnings
STATE OF SOUTH CAROLINA) COUNTY OF GREENVILLE)		PROBATE	
PERSONALLY appeared before modeling duly sworn, states that (s)he sates and deed deliver the within Renegonal Milliam B. James	aw the within oriable Rate	namen buttonet struk sc	f.
SWORN to before me this			
29th day of August Notati Viblic for South Carolina	, 19 <u>8</u> (L	<u>o_</u> . .s.)	
			£*.
My Commission Expires 3-28-89			
STATE OF SOUTH CAROLINA)) RE	NUNCIATION OF DOWER)-
COUNTY OF GREENVILLE)		
I, 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 day appear before me, and each, upon being 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. Sarah F. Jennings			
GIVEN under my hand and seal this 29t August , 19 Notary Public for South Carolina My Commission Expires: 3-28-89			

RECORDED AUG 2 9 1980

at 12:20 P.M.