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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.

Dliva B. Darrie	FOXFIRE PROPERTIES, INC. Borrower By: /w/
STATE OF SOUTH CAROLINA ) COUNTY OF GREENVILLE )	PROBATE
PERSONALLY appeared before me	he within named Borrower sign, seal and as his/her ble Rate Mortgage Rider and that (s)he with witnessed the execution thereof.
SWORN to before me this	Olivia B. Morris
28th day of August Notary Public for South Carolina	(L.S.)
Ny Commission Expires 9/30/80	·
STATE OF SOUTH CAROLINA ) COUNTY OF GREENVILLE )	NO RENUNCIATION OF DOWER - CORPORATE MORTGAGOR
that the undersigned wife (wives) of the appear before me, and each, upon being put that she does freely, voluntarily, and with the convergence of the 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 declaration that 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 ses within mentioned and released.
•	
GIVEN under my hand and seal this	
<del></del> -	_(L.S.)
My Commission Expires:	

AUG 2 9 1980 at 1:52 P.M.

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