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.

| MIIUE2001  |  | - 44 530   |
|--|--|--|
| That & Without   | Sydne  | D Wood   |
| Ale Al Three   |  |  |
| 77   | Borrower   |  |
| STATE OF SOUTH CAROLINA )  | PROBATE  |  |
| COUNTY OF GREENVILLE   |  |  |
| PERSONALLY appeared before the being duly sworn, states that (s) he saw act and deed deliver the within Renegol James G. Johnson, III  | ; the within named borrower six  | hereof.  |
| SWORN to defore me this  |  |  |
| 28th day of Jugust   | <u> </u>   |  |
| notary Public for South Carolina   | (L.S.)   |  |
| My Commission Expires 7/30/90  |  |  |
| STATE OF SOUTH CAROLINA  | ) ) No RENUNCIATION OF DOWER   | - Mortogoor is a   |
| COUNTY OF GREENVILLE   | )  | Woman.   |
| I, the undersigned Notary Puthat the undersigned wife (wives) of tappear before me, and each, upon being that she does freely, voluntarily, and whomsoever, renounce, release and fore successors and assigns, all her intereof, in and to all and singular the pre- | without any compulsion, dread ver relinquish unto the Lender st and estate, and all her righ | ned by me, did declared or fear of any person and the Lenders and claim of dower |
| Notary Public for South Carolina   | (L.S.)   |  |
| My Commission Expires:   | · <u>· · · · · · · · · · · · · · · · · · </u>  |  |

RECORDED SEP 4 1980 a

at 4:49 P.M.