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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.

PREFERRED HOMES, INC.
BY: 15 In Mrs.
Borrover former Ni S.
Borrowdy
PROBATE
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Susan R. Huskey who first
thin named Borrower Sign, Sear and as his/her
ate Mortgage Rider and that (s)he with tnessed the execution thereof.
thessed the execution thereof.
Dusan R. Huskey.
Susan R. Huskey
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1980 .
_(L.S.)
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NOT NECESSARY - CORPORATE HORTGAGOR
NOT NECESSARY - CORPORATE HORTGAGOR RENUNCIATION OF DOWER
NOT NECESSARY - CORPORATE MORTGAGOR RENUNCIATION OF DOWER .
NOT NECESSARY - CORPORATE MORTGAGOR RENUNCIATION OF DOWER hereby certify unto all whom it may concern, and and separately examined by me, did this day and separately examined by me, did declared any compulsion, dread or fear of any person inquish unto the Lender and the Lenders estate, and all her right and claim of dower ithin mentioned and released.

RECORDING (SEP 5 1980

at 2:18 P.M.

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