| Interest rate decreases from the previous loan term are mandatory. from the previous loan term are at the option of the Lender. | Interest rate increases  |
|---|--------------------------|
| 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:   | SHITH & STRETE BUILDERS   |
|--|---|
| Cipatain P. Blenn  | Tud Smits   |
| Line & Qin   | Borrower Ted D. Smith   |
| yours a  | Borrower John R. Steele   |
| STATE OF SOUTH CAROLINA )  | PROBATE   |
| COUNTY OF GREENVILLE )   |   |
| PERSONALLY appeared before me<br>being duly sworn, states that (s)he saw<br>act and deed deliver the within Renegot<br>the other subscribed witness above      | Cynthia P. Glenn who first the within named Borrower sign, seal and as his/her iable Rate Mortgage Rider and that (s)he with withessed the execution thereof.  Cynthia P. Glenn   |
| SKORN to before me this  | •   |
| 11th day of September  | , 19 <u>80</u> .  |
| Vilian S. Cain   | (L.S.)  |
| Notary Public for South Carolina   |   |
| My Commission Expires 4- 11-90   | · · · · · · · · · · · · · · · · · · ·   |
| STATE OF SOUTH CAROLINA  | )   |
| COUNTY OF GREENVILLE   | ) RENUNCIATION OF DOWER )   |
| that the undersigned wife (wives) of the appear before me, and each, upon being that she does freely, voluntarily, and whomsoever, renounce, release and forew | lic, do hereby certify unto all whom it may concern, e above named Borrower(s) respectively, did this day privately and separately examined by me, did declare without any compulsion, dread or fear of any person er relinquish unto the Lender and the Lenders t and estate, and all her right and claim of dower ises within mentioned and released. |
| GIVEN under my hand and seal this  | day of  |
|  | •   |
|  | (L.S.)  |
| Notary Public for South Carolina   |   |
| My Commission Expires:   |   |
|  |   |

7805

Recorded September 11, 1980 at 3:58 P.M.