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. STATE OF SOUTH CAROLINA PROBATE COUNTY OF GREENVILLE Margaret A. Hurlston who first PERSONALLY appeared before me_ being duly sworn, states that (s)he saw the within named Borrower sign, seal and as his/her act and deed deliver the within Renegotiable Rate Mortgage Rider and that (s)he with witnessed the execution thereof. Nicholas P. Mitchell, III Margaret a. Hurlston SWORN to before me this September day of Notary Public for South Carolina My Commission Expires 2-21-90 STATE OF SOUTH CAROLINA NO RENUNCIATION OF DOWER - BORROWER NOT MARRIED 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 whorsoever, 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. GIVEN under my hand and seal this ____day of Notary Public for South Carolina

Interest rate decreases from the previous loan term are mandatory. Interest rate increases

Borrower shall not be charged any costs or fees in connection with any renewal of this loan.

from the previous loan term are at the option of the Lender.

(CONTINUED ON NEXT PAGE)

(July 1980)

My Commission Expires:

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