0.

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.

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WITNESSES:	Tr Co
Jui W. Wood	Dana Denaid
(200 10 about	Borrower - Venna G. Howard
and James	Borrower
STATE OF SOUTH CAROLINA)	
COUNTY OF GREENVILLE)	PROBATE
PERSONALLY appeared before me being duly sworn, states that (s)he saw the wit act and deed deliver the within Renegotiable Rann T. Jackson wit	hin named Borrower sign, seal and as his/he
SWORN to before me this	
29th day of August , 1	9_80
and Jackson	(L.S.)
Notary Public for South Carolina	.(2101)
My Commission Expires 2-6-89	
STATE OF SOUTH CAROLINA)	
COUNTY OF GREENVILLE)	RENUNCIATION OF DOWER - NOT NECESSARY FEMALE MORTGAGOR
I, the undersigned Notary Public, do that the undersigned wife (wives) of the above appear before me, and each, upon being privated that she does freely, voluntarily, and without whomsoever, renounce, release and forever relinsuccessors and assigns, all her interest and es of, in and to all and singular the premises wit	ly and separately examined by me, did declar any compulsion, dread or fear of any person equish unto the Lender and the Lenders state, and all her right and claim of dower
GIVEN under my hand and seal thisday of, 19 (L.S.)	
Notary Public for South Carolina	
My Commission Expires:	-

RECORDING OCT 1 1980

at 12:30 P.M.

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