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.

WITNESSES / / / /	
yaste, I, W	Thumen J. fremer
Wellin l. Hant	Mice Marie Sperman
	Borrower
STATE OF SOUTH CAROLINA)	PROBATE
COUNTY OF GREENVILLE)	
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.	
	1447
SWORN to before me this	
29th day of September, 1989	
Willie & Hart (L.S.)	
Notary Public for South Carolina	
My Commission Expires May 1488	
STATE OF SOUTH CAROLINA) REN	UNCIATION OF DOWER
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 whomsoever, 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.

Olice Marie Sherman

GIVEN under my hand and seal this 24-wday of

September, 1980.

Notary Public for South Carolina (L.S.

My Commission Expires: May 1984

RECORDS 0013 1980 at 1:46 P.M.

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