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.

VITNESSES:	
Elizabeth N. alewine	Bour BHunt
The sile B. Andrel	Borrower Barry V. Hunter
	Borrower Louise L. Hunter
STATE OF SOUTH CAROLINA)	PROBATE
COUNTY OF GREENVILLE)	
act and deed deliver the within Renegotia Schaefer B. Kendrick	Elizabeth M. Alewine who first the within named Borrower sign, seal and as his/her able Rate Mortgage Rider and that (s)he with witnessed the execution thereof. Lighth M. Alewine who first who first the within the witnessed and as his/her able Rate Mortgage Rider and that (s)he with witnessed the execution thereof.
SWORN to before me this	10.90
Sotary Jublic for South Carolina	, 19 <u>80</u> . (L.S.)
My Commission Expires May 31, 1989	
STATE OF SOUTH CAROLINA)	and the same of th
COUNTY OF GREENVILLE)	RENUNCIATION OF DOWER
that the undersigned wife (wives) of the appear before me, and each, upon being pethat she does freely, voluntarily, and we whomsoever renounce, release and foreve	ic, do hereby certify unto all whom it may concern, above named Borrower(s) respectively, did this day rivately and separately examined by me, did declare ithout any compulsion, dread or fear of any person r relinquish unto the Lender and the Lenders and estate, and all her right and claim of dower ses within mentioned and released. **Louise L. Hunter** Louise L. Hunter**
GIVEN under my hand and seal this 13thd	ay of
October , 19 80	_ . •
Achter B. Control Notary Public for South Carolina	_(L.S.)
My Commission Expires: May 31, 1989	
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(July 1980)

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