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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.

<u></u>	Archibald Bradford Kay
PROBATE	
tiable rate mortgage . Witnessed the e	who first rrower sign, seal and as his/her Rider and that (s)he with xecution thereof.
Gen	deth D. Existroff
00	
, 19 (L.S.)	
) RENUNCIATION	OF DOWER
)	
	Borrower Borrower PROBATE Judith S. Gilstr withe within named Bo tiable Pate Mortgage witnessed the e

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.

Sara. S. Kay

GIVEN under my hand and seal this 20th day of

October , 1980 .

Notary Public for South Carolina

My Commission Expires: 1/25/81

RECORDED OCT 21 1980 at 3:04 P.M.

12550

(July 1980)

B/L