Interest rate decreases from the previous loan term are mundatory. 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.

| kitnesses: | |
|--|---|
| Catrile A. Grung | Walter H. Owens |
| alilia D. Smith | Borrower Walter H. Owens Borrower Barbara J. Owens |
| STATE OF SOUTH CAROLINA) | PROBATE |
| COUNTY OF GREENVILLE) | |
| PERSONALLY appeared before me | Alexia D. Smith who first |
| being duly sworn states that (s)he say | the within named Borrower sign, seal and as his/her tiable Rate Mortgage Rider and that (s)he with witnessed the execution thereof. |
| | (10.11) D. Smith |
| | Alexia D. Smith |
| SWORN to before me this | Alexia D. Sintii |
| 30th day of October | , 19 <u>80</u> , |
| Notary Public for South Carolina | (L.S.) |
| My Commission Expires 10-15-89 | |
| STATE OF SOUTH CAROLINA |) RENUNCIATION OF DOWER |
| COUNTY OF GREENVILLE |) |
| I the undersioned Notary Po | ublic, do hereby certify unto all whom it may concern, |

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.

Barbara J. Owens

GIVEN under my hand and seal this 30thday of

October , 19 80 .

Notary Public for South Carolina

My Commission Expires: 10-15-89

(July 1980) B/L (CONTILUED ON NEXT PAGE)