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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.

REMIER INVESTMENT CO., INC.  BY BOTTOWET President  BOTTOWET  PRESONALLY appeared before me the undersigned who first the other within senegotiable Pace Mortage Rider and that (s)he with the other within senegotiable Pace Mortage Rider and that (s)he with the other withins senegotiable Pace Mortage Rider and that (s)he with the other witness witnessed the excustion tiffed.  SKORN to before me this  31st day of October 1980.  ANALY Public for South Carolina Ny Counission Expires 3/26/89  STATE OF SOUTH CAROLINA PRINCIPATION OF DOWER  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 declar 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.  GIVEN under my hand and seal this	N WITNESS WHEREOF, Borrower has ex	ecuted thi	s Renegotiable Rate Mortgage Rider.
BY Services  Borrower President  PROBATE  Who first with set and deed deliver the within Renegotiable Pate Mortgage Rider and that (s) he with witnessed the Paceution the feel with the cother witness witnessed the Paceution the feel with set and the paceution the feel witnessed the Paceution	ITMSSES: // //		PREMIER INVESTMENT CO., INC.
Borrower    Borrower	They a Marian		11. 11/1/1/1
Borrower  TATE OF SOUTH CAROLINA  PERSONALLY appeared before me the undersigned who first being duly sworn, states that (s)he saw the within named Borrower sign, seal and as his/her lett and deed deliver the within Renegotiable Pate Mortgage Rider and that (s)he with the other witness witnessed the Asception thereof, witnessed the Asception thereof, letter witness also the Asception thereof, letter witness witnessed the Asception thereof, letter witness also the Asception thereof, letter witnessed the Ascepti	puns. acco	<del></del>	By Borrower President
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RECORDS OCT 3 1 1980 at 3:06 P.M.

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(July 1980)

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