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:	GATEWOOD BUILDERS, INC.
Susan R. Huskey	BY: Hope A DONNE
Susan R. Huskey	Borrower
William D. James	Borrower
"IIII JULIA	\prec
STATE OF SOUTH CAROLINA)	DD OD ATT
COUNTY OF GREENVILLE)	PROBATE
COUNTY OF GREENVILLE)	
PERSONALLY appeared before me	Susan R. Huskey who first
being duly sworn, states that (s)he saw the act and deed deliver the within Renegotiable	within named Borrower sign, seal and as his/her
William B. James	witnessed the execution thereof.
William D. Camps	-8 D 11 h
	Dusan N. Huskey
SWORN to before me this	Susan R. Huskey
Skold to before the this	
7th day of November	, 19 <u>80</u> .
nill Nil	(L.S.)
May Public Englisher Carolina	(1.3.)
My Commission Expires 3-28-89	
STATE OF SOUTH CAROLINA)	DOWER NOT NECESSARY - CORPORATE MORTGAGOR
)	RENUNCIATION 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.	
GIVEN under my hand and seal thisday	of
(1	L.S.)
Notary Public for South Carolina	
My Commission Expires:	

14561