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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.

Jung for /gen	William L. Varns
Epalia P. Dlenn	Borrower William L. Parris MAN THOMAS Borrower Wary L. Parris
STATE OF SOUTH CAROLINA) COUNTY OF GREENVILLE)	PROBATE -
	the within named Borrower sign, seal and as his/her iable Rate Mortgage Rider and that (s)he with
SWORN to before me this 3rd day of February Votary Public for South Carolina My Commission Expires 4-21-90	, 19 <u>81</u> (L.S.)
STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE) RENUNCIATION 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 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.

Mary L. Farris

GIVEN under my hand and seal this 3rd day of

February , 19 81 .

(C.S.)

(Scary Pyolif for South Carolina

My Commission Expires: 4-31-90

RECORDE: FEB 3 1981 at 1:20 P.M.

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