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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.

| Elizabeth & Johnson   | Borrower Borrower                                 |
|---|---|
| STATE OF SOUTH CAROLINA ) COUNTY OF GREENVILLE )  | PROBATE   |
| PERSONALLY appeared before me C. being duly sworn, states that (s)he saw the act and deed deliver the within Renegotiable Elizabeth G. Johnson                                | e within named Borrower sign, seal and as his/her |
| SWORN to before me this   |   |
| Notary Public for Spoth Carolina  My Commission Expires 3-28-89   |   |
| STATE OF SOUTH CAROLINA ) COUNTY OF GREENVILLE )  | RENUNCIATION OF DOWER                             |
| that the undersigned wife (wives) of the all appear before me, and each, upon being printhat she does freely, voluntarily, and with whomsoever, renounce, release and forever | nd estate, and all her right and claim of dower   |
|   | Kathie R. Hamm                                    |
| GIVEN under my hand and seal this 25th day  | of  |

My Commission Expires: 3-28-89