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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.

WITNESSES:	
James C. Blakely, Jr.	Hall Straules
Dan 41. Westie	Borrower
O COUTH CAROLINA	
STATE OF SOUTH CAROLINA)	PROBATE
COUNTY OF GREENVILLE	* W 11.1:
personally appeared before me being duly sworn, states that (s)he saw the act and deed deliver the within Renegotiable James C. Blakely, Jr	Rate Mortgage Rider and that (s)he with witnessed the execution thereof.
	San Mr. Westie
SWORN to before me this	
11th day of August	
Totary Public for South Carolina	(L.S.)
My Cornission Expires	
STATE OF SOUTH CAROLINA)	RENUNCIATION OF DOWER
COUNTY OF GREENVILLE	W.
that the undersigned wife (wives) of the a appear before Ee, and each, upon being prithat she does freely, voluntarily, and with the contract research release and forever	to hereby certify unto all whom it may concern, above named Borrower(s) respectively, did this day invately and separately examined by me, did declare thout any compulsion, dread or fear of any person relinquish unto the Lender and the Lenders and estate, and all her right and claim of dower as within mentioned and released.
GIVEN under my hand and seal this 11th da	y of
August , 19 80	_•
Cotary Public for South Carolina	_(L.S.)
My Commission Expires: 11/9/81	

RECORDED AUG 1 3 1980

at 2:26 P.M.

4395

(July 1980)

B /T.