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:	Royald E. Oweney
LINDA D. FORRESTER	Borrower RUNALD E. CHRIST Borrower JACQUELINE D. CHRIST
STATE OF SOUTH CAROLINA) COUNTY OF GREENVILLE)	PROBATE
PERSONALLY appeared before Ee	Robert M. Ariail who first the within named Borrower sign, seal and as his/her able Rate Mortgage Rider and that (s)he with witnessed the execution thereof. ROBERT M. ARIAIL
SWORN to before me this	
Notary Public for South Carolina	, 19 <u>80</u>
My Commission Expires 3/26/89	·
STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE	RENUNCIATION OF DOWER
that the undersigned wife (wives) of the appear before me, and each, upon being that she does freely, voluntarily, and	lic, do hereby certify unto all whom it may concern e above named Borrower(s) respectively, did this day privately and separately examined by me, did declar without any compulsion, dread or fear of any person wer relinquish unto the Lender and the Lenders

successors and assigns, all her interest and estate, and all of, in and to all and singular the premises within mentioned and released.

GIVEN under my hand and seal this 21st day of

August

My Commission Expires: 3/26/89

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