Interest rate decreases from the previous foun term are mandately. 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 $\frac{1}{2}$ renewal of the Initial Loan Term.

IN WITNESS WHEREOF, Borrower has executed this Renegotiable Rate Mortgage Rider.

WITNESSES: Oly Rege Reida D. Reese	Lollie & Lollie G. Gibson
STATE OF SOUTH CAROLINA) COUNTY OF GREENVILLE)	Borrower PROBATE
PERSONALLY appeared before me Hilda M. Reese who first being duly sworn, states that (s)he saw the within named Borrower sign, seal and as his/her act and deed deliver the within Renegotiable Rate Mortgage Rider and that (s)he with W. Allen Reese witnessed the execution thereof.	
SWORN to before me this	
22 day of August, 19 80. O O O O O O O O O O O O O O O O O O O	
My Commission Expires11/23/80	
STATE OF SOUTH CAROLINA) COUNTY OF GREENVILLE)	ENUNCIATION 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. X Alann O. Allann	
GIVEN under my hand and seal this 22 day of	
August , 19 80 . Notary Public for South Carolina (L.S.)	
My Commission Expires: 11/23/80	·

AUG 2 2 1980 RECORDE

at 4:41 P.M.

55.30