101512 22328

Interest rate decreases from the previous loan term are mandatory. Interest rule increas 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:	Jane St Saloga
AMain T. Skellor	Borrower DAVID W. BATSON KULLY C. DOLLO M. Borrower KATHY C. BATSON
STATE OF SOUTH CAROLINA) COUNTY OF GREENVILLE)	PROBATE
PERSONALLY appeared before me being duly sworn, states that (s)he saw the act and deed deliver the within Renegotiabl John W. Farnsworth	within named Borrower sign, seal and as his/her
SWORN to before me this	,
Notary Public for South Carolina	_, 19 <u>80</u> . (L.S.)
My Commission Expires 1/16/83	
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.

Kathy C. Batoon

GIVEN under my hand and seal this 22 day of

Public for South Carolina

Commission Expires: 1/16/83

AUG 2 2 1980

at 4:53 P.M.