interest rate decreases from the previous loan term are mandatory, interest rate 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:	Thomas & Rudger
Cepetria P. Dan	Borrower Thomas S. Bridges
0	Borrower
STATE OF SOUTH CAROLINA) COUNTY OF GREENVILLE)	PROBATE
PERSONALLY appeared before me Cynth being duly sworn, states that (s)he saw the wit act and deed deliver the within Renegotiable Ra the other above witness wit	thin named Borrower sign, seal and as his/he
SWORN to before me this	
22nd day of August	19 <u>80</u> .
Notary Public for South Carolina	_(L.S.)
My Commission Expires 4/01/90	
STATE OF SOUTH CAROLINA) COUNTY OF GREENVILLE)	RENUNCIATION OF DOWER
I, the undersigned Notary Public, do that the undersigned wife (wives) of the above appear before me, and each, upon being private that she does freely, voluntarily, and without whomsoever, renounce, release and forever relisuccessors and assigns, all her interest and each, in and to all and singular the premises wi	ly and separately examined by me, did declar any compulsion, dread or fear of any person nquish unto the Lender and the Lenders state, and all her right and claim of dower
	Shuly E. Bridge
GIVEN under my hand and seal this $22nd$ day of	
August , 1980 . Notary Public for/South Carolina My Commission Expires: 4/31/90)

RECORDED AUG 2 5 1930 at 3:02 P.M.