Interest rate decreases from the previous loan term are mandatory. Interest rate increasifrom 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 lean.

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:	
And Clase	Jimm M. Bridges
Mighthia Golum	Limmy M. Browless Borrower
STATE OF SOUTH CAROLINA )	DDODATE
COUNTY OF GREENVILLE )	PROBATE
PERSONALLY appeared before me Combeing duly sworn, states that (s)he saw the wire act and deed deliver the within Renegotiable Rathe other subscribed witness wi	thin named Borrower sign, seal and as his/her
SWORN to before me this	C
Notaty Public for South Carolina	19 <u>80</u> . _(L.S.)
My Commission Expires ————————————————————————————————————	
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 relistancessors and assigns, all her interest and each, in and to all and singular the premises with	ly and separately examined by me, did declare any compulsion, dread or fear of any person nquish unto the Lender and the Lenders state, and all her right and claim of dower
GIVEN under my hand and seal this 22nd day of	•
August , 19 80 .	
1. la 1 / Marcan (I.S.	)

RECORDED AUG 2 5 1980

at 3:04 P.M.

5940

My Commission Expires: