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 pri cipal 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 Hortgage Rider.

WITNESSES:		1.11.11.11.11	٠
Vitary def	W	hilly la Mountel. Co	
Jeigh C. Bower		Borrower	
V		Borrower	
STATE OF SOUTH CAROLINA			
COUNTY OF GREENVILLE )		PROBATE	
COURT OF GREENVILLE			
PERSONALLY appeared bef			
		within named Borrower sign, seal and as his e Rate Hortgage Rider and that (s)he with	:/her
W. Barry Alford		witnessed the execution thereof.	. 1
		Seigh C. Bown.	
SWORN to before me this		- <i>U</i>	
			-
29th day of August	<del></del>	_, 19 <u>80</u> .	
1 Jan 11 Me	./	(L.S.)	
Notary Public for South Carolina	<u></u>		
My Commission Expires 3-16-88		<del></del>	
STATE OF SOUTH CAROLINA	)		
	)	RENUNCIATION OF DOWER	
COUNTY OF GREENVILLE.	,		
		do hereby certify unto all whom it may conc	
		ove named Borrower(s) respectively, did this ately and separately examined by me, did dec	
that she does freely, voluntarily	, and with	out any compulsion, dread or fear of any per	
		elinquish unto the Lender and the Lenders	
of, in and to all and singular th		d estate, and all her right and claim of down within mentioned and released.	leT
or, in the to are and orngoide the	- p		
		Jaraine D. Shockly	1

Larraine D. Shockley

GIVEN under my hand and seal this 29thday of

August , 1980 .

Notary Public for South Catolina

My Commission Expires: 3-16-88

RECORDED SEP 2 1980 at 2:03 P.M.

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