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 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:

Peter J. Sasso, Jr.

Karen R. Gracely

Donald Ray Smith
Borrower

Kersandra Y. Smith
Borrower

STATE OF SOUTH CAROLINA)
)
COUNTY OF GREENVILLE)

PROBATE

PERSONALLY appeared before me Karen R. Gracely 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 Peter J. Sasso, Jr. witnessed the execution thereof.

Karen R. Gracely

SWORN to before me this

6th day of October, 19 80.

Peter J. Sasso, Jr. (L.S.)
Notary Public for South Carolina

My Commission Expires 12/7/86

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.

Kersandra Y. Smith
Kersandra Y. Smith

GIVEN under my hand and seal this 6th day of

October, 19 80.

Peter J. Sasso, Jr. (L.S.)
Notary Public for South Carolina

My Commission Expires: 12/7/86

(July 1980)
B/L

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