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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:		
Sherry M. Bird		Borrower Irene Butler
Maye R. Howard	L -	Borrower
STATE OF SOUTH CAROLINA)		PROBATE
COUNTY OF GREENVILLE)		who first
PERSONALLY appeared before being duly sworn, states that (s)he act and deed deliver the within Renember 1. Maye R. Johnson, Jr.	saw the w gotiable	ithin named Borrower sign, seal and as his/her Rate Mortgage Rider and that (s)he with itnessed the execution thereof.
		Sherry M. Bird
SWORN to before me this		
29th day of October		19_80
is Maye K thrown	· 60·	(L.S.)
Notary Public for South Carolina South Carolina 5-9-89		
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STATE OF SOUTH CAROLINA)	RENUNCIATION OF DOWERWOMAN MORTGAGOR
E COUNTY OF GREENVILLE)	
that she does freely, voluntarily,	and witho	do hereby certify unto all whom it may concern, ove named Borrower(s) respectively, did this day tely and separately examined by me, did declared to the compulsion, dread or fear of any person elinquish unto the Lender and the Lenders destate, and all her right and claim of dower within mentioned and released.
GIVEN under my hand and seal this	day	of
	19	
	(I	s.)
Notary Public for South Carolina		
My Commission Expires:		

13523

RECORDED 'OCT 3 0 1980

at 9:35 A.M.