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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:			,
Autil the Grayon of		Windred W. I	
Olali Do Smith		Borrower Winifred	W. Douglass
William Strike		Borrower	
STATE OF SOUTH CAROLINA )		PROBATE	
COUNTY OF GREENVILLE )			
personally appeared before being duly sworn, states that (s) hact and deed deliver the within Repatrick H. Grayson, Jr.	ore me ne saw the withi enegotiable Rate	essed the execution the	at (Sync wren
SWORN to before me this			
30th day of October	, 19	80	
Notary Public for South Carolina	<del></del>	L.S.)	
My Commission Expires	· · · · · · · · · · · · · · · · · · ·		
STATE OF SOUTH CAROLINA	)	ENUNCIATION OF DOWER	WOMAN MORTGAGOR
COUNTY OF GREENVILLE	Ś		
I, the undersigned Notathat the undersigned wife (wives) appear before me, and each, upon that she does freely, voluntarily whomsoever, renounce, release and successors and assigns, all her of, in and to all and singular to	) of the above to being privately y, and without a d forever relinger to the contract of the contract and estanders.	named Borrower(s) lespons and separately examinately e	ned by me, did declare or fear of any person and the Lenders t and claim of dower ased.
GIVEN under my hand and seal thi			
	(L.S.)		
Notary Public for South Carolina	a	•	
My Commission Expires:			
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(July 1980)

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