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: | SMITH & STEELE BUILDERS |
|--|--|
| (inthis & Olenn | Tel D Smith |
| William J. Cam | Borrower Ted D. Smith |
| | Borrower John R. Steele |
| STATE OF SOUTH CAROLINA) | PROBATE |
| COUNTY OF GREENVILLE) | |
| PERSONALLY appeared before me being duly sworn, states that (s)he saw act and deed deliver the within Renegoti the other above witness | Cynthia P. Glenn who first the within named Borrower sign, seal and as his/her table Rate Mortgage Rider and that (s)he with witnessed the execution thereof. Who first the with the seal and as his/her table Rate Mortgage Rider and that (s)he with witnessed the execution thereof. |
| SWORN to before me this | • |
| 25th day of November | , 19 ⁸⁰ . |
| Wellan D. ain | (L.S.) |
| Notary Public for South Carolina | |
| My Commission Expires 4-91-90 | |
| STATE OF SOUTH CAROLINA |) RENUNCIATION OF DOWER |
| COUNTY OF GREENVILLE |) |
| that the undersigned wife (wives) of the appear before me, and each, upon being that she does freely, voluntarily, and whomsoever, renounce, release and forev | clic, do hereby certify unto all whom it may concern, he above named Borrower(s) respectively, did this day privately and separately examined by me, did declare without any compulsion, dread or fear of any person wer relinquish unto the Lender and the Lenders at and estate, and all her right and claim of dower mises within mentioned and released. |
| | |
| GIVEN under my hand and seal this | |
| | |
| Notary Public for South Carolina | (L.S.) |
| | |
| My Commission Expires: | |

RECORD: NOV 2 6 1980 at 1:57 P.M.