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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.

TI TNESSES:	PREFERRED HOMES, INC.
Sarah L. James	BY: 92 Frem
Wille Blane	Borrower Greg G. Burner President
	Borroder - Frank Towers Rice, Secretary
TATE OF SOUTH CAROLINA)	DROD ATTE
COUNTY OF GREENVILLE)	PROBATE
eing duly sworn, states that (s)he saw the withinct and deed deliver the within Renegotiable Rate	n named Borrower sign, seal and as his/her Mortgage Rider and that (s)he with essed the execution thereof
SWORN to before me this	
16th day of January , 19	81 •
Willer Same (1	s.)
Notary Public for South Carolina	
y Commission Expires 3-28-89	
TAIL OF SOUTH SHOOTIME	NOT NECESSARY - CORPORATE MORTGACOR ENUNCIATION OF DOWER
COUNTY OF GREENVILLE	,
I, the undersigned Notary Public, do he that the undersigned wife (wives) of the above na appear before me, and each, upon being privately that she does freely, voluntarily, and without an whomsoever, renounce, release and forever relinquisticts and assigns, all her interest and estable, in and to all and singular the premises with	and separately examined by me, did declare my compulsion, dread or fear of any person uish unto the Lender and the Lenders ate, and all her right and claim of dower
GIVEN under my hand and seal thisday of	
, 19	
Notary Public for South Carolina (L.S.)	•
Notary Public for South Carolina	
My Commission Expires:	

RECORM: JAN 16 1981 at 4:42 P.M.

4328 RV.2

(H-042) (B-03)

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