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.

IN WITHESS HITHEST, DOLLARS, D
WITNESSES:
Andra M. Budwell  Anne W ble  Borrower  Borrower  Borrower
Music W Du Borroser
STATE OF SOUTH CAROLINA ) PROBATE
COUNTY OF GREENVILLE )
PERSONALLY appeared before me Sandra M. Bridwell who first being duly sworn, states that (s)he saw the within named Borrower sign, seal and as his/he act and deed deliver the within Renegotiable Rate Mortgage Rider and that (s)he with Archibald W. Black witnessed the execution thereof.  Candra M. Bridwell who first who first with named Borrower sign, seal and as his/he act and deed deliver the within Renegotiable Rate Mortgage Rider and that (s)he with witnessed the execution thereof.
SWORN to before me this
14th day of August , 1980.
Current to L.S.)
Notary Public for South Carolina
My Commission Expires 3/24/87
STATE OF SOUTH CAROLINA ) RENUNCIATION OF DOWER
COUNTY OF GREENVILLE
I, the undersigned Notary Public, do hereby certify unto all whom it may concert that the undersigned wife (wives) of the above named Borrower(s) respectively, did this cappear before me, and each, upon being privately and separately examined by me, did declarate that she does freely, voluntarily, and without any compulsion, dread or fear of any personal 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 dowe of, in and to all and singular the premises within mentioned and released.  BRENDA B. RICHIER
GIVEN under my hand and seal this 14th day of
August, 19 80.  Chance of the (L.S.)
Notary Public for South Carolina
My Commission Expires: 3/24/87

RECORDET AUG 1 5 1980 at 9:51 A.M.

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