## eco 1514 mai 733

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.

MICHAEL AND BORTOWER President  Borrower Sign Seal had tis flee within named Borrower (a) President President President President  I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife (wives) of the above named Borrower (a) respectively, did this day appear before me, and each, upon being privately and separately examined by me, did declare appear before me, and each, upon being privately and separately examined by me, did declare appear before me, and each, upon being privately and separately examined by me, did declare appear before me, and each, upon being privately and separately examined by me, did declare appear before me, and each, upon being privately and separately examined by me, did declare appear before me, and each, upon being privately and separately examined by me, did declare appear before me, and each, upon being privately and separately examined by me, did declare appear before me, and each, upon being privately and separately examined by me, did declare appear before me, and and and released.  GIVEN under my hand and seal this	IN WITNESS WHEREOF, Borrower has executed this Renegotiable Rate Mortgage Rider.		
PERSONALLY appeared before me Barbara M. Spivey who first being duly sworn, states that (s)he saw the within named Borrower sign, seal and as his/her act and deed deliver the within Renegotiable Rate Mortgage Rider and that (s)he with H. Michael Spivey witnessed the execution thereof.  SWORN to before me this  Sth day of September 1, 19 80.  Hy Commission Expires 1/24/83  STATE OF SOUTH CAROLINA NO RENUNCIATION OF DOWER (CORPORATION)  I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife (wives) of the above named Borrower(s) respectively, did this day appear before me, and each, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread or fear of any person whoseovery, 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 dower of, in and to all and singular the premises within mentioned and released.  GIVEN under my hand and seal thisday of		DAYES LEARY BUILDERS, INC.	
PERSONALLY appeared before me Barbara M. Spivey who first being duly sworn, states that (s)he saw the within named Borrower sign, seal and as his/her act and deed deliver the within Renegotiable Rate Mortgage Rider and that (s)he with H. Michael Spivey witnessed the execution thereof.  SWORN to before me this  Sth day of September 1, 19 80.  Hy Commission Expires 1/24/83  STATE OF SOUTH CAROLINA NO RENUNCIATION OF DOWER (CORPORATION)  I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife (wives) of the above named Borrower(s) respectively, did this day appear before me, and each, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread or fear of any person whoseovery, 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 dower of, in and to all and singular the premises within mentioned and released.  GIVEN under my hand and seal thisday of	I Machael Samuel	la Le	
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PERSONALLY appeared before me being duly sworn, states that (s)he saw the within named Borrower sign, seal and as his/her act and deed deliver the within Renegotiable Rate Mortgage Rider and that (s)he with H. Michael Spivey within Renegotiable Rate Mortgage Rider and that (s)he with H. Michael Spivey within Renegotiable Rate Mortgage Rider and that (s)he with Witnessed the execution thereof.  SWORN to before me this  Sth day of September , 19 80.  H. M. Commission Expires 1/24/83  STATE OF SOUTH CAROLINA ) NO RENUNCIATION OF DOMER (CORPORATION)  COUNTY OF GREENVILLE ) NO RENUNCIATION OF DOMER (CORPORATION)  I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife (wives) of the above named Borrower(s) respectively, did this day appear before me, and each, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread or fear of any person 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 dower of, in and to all and singular the premises within mentioned and released.  GIVEN under my hand and seal this day of			
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PERSONALLY appeared before me Barbara M. Spivey who first being duly sworn, states that (s)he saw the within named Borrower sign, seal and as his/her act and deed deliver the within Renegotiable Rate Mortgage Rider and that (s)he with M. Michael Spivey witnessed the execution thereof.  SMORN to before me this  Sth day of September	?		
being duly sworn, states that (s)he saw the within Renegotiable Rate Mortgage Rider and that (s)he with act and deed deliver the within Renegotiable Rate Mortgage Rider and that (s)he with H. Michael Spivey  SWORN to before me this  Sth day of September	Parhara M	Spivey who first	
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Sth day of September , 19 80.  H. Mulul June (L.S.)  Notary Public for South Carolina  My Commission Expires 1/24/83  STATE OF SOUTH CAROLINA ) NO RENUNCIATION OF DOWER (CORPORATION)  COUNTY OF GREENVILLE ) NO RENUNCIATION OF DOWER (CORPORATION)  I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife (wives) of the above named Borrower(s) respectively, did this day appear before me, and each, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread or fear of any person 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 dower of, in and to all and singular the premises within mentioned and released.  GIVEN under my hand and seal thisday of, 19	CUODN to before me this	.0	
Notary Public for South Carolina  Hy Commission Expires 1/24/83  STATE OF SOUTH CAROLINA  I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife (wives) of the above named Borrower(s) respectively, did this day appear before me, and each, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread or fear of any person 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 dower of, in and to all and singular the premises within mentioned and released.  GIVEN under my hand and seal thisday of	-		
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STATE OF SOUTH CAROLINA  To the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife (wives) of the above named Borrower(s) respectively, did this day appear before me, and each, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread or fear of any person 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 dower of, in and to all and singular the premises within mentioned and released.  GIVEN under my hand and seal thisday of	HM Wall Spewer (L.S.	)	
OUNTY OF GREENVILLE  I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife (wives) of the above named Borrower(s) respectively, did this day appear before me, and each, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread or fear of any person 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 dower of, in and to all and singular the premises within mentioned and released.  GIVEN under my hand and seal thisday of	Notary Public for South Carolina		
I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife (wives) of the above named Borrower(s) respectively, did this day appear before me, and each, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread or fear of any person 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 dower of, in and to all and singular the premises within mentioned and released.  GIVEN under my hand and seal thisday of	Hy Commission Expires 1/24/83		
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I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife (wives) of the above named Borrower(s) respectively, did this day appear before ze, and each, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread or fear of any person 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 dower of, in and to all and singular the premises within mentioned and released.  GIVEN under my hand and seal thisday of, 19	) NO KENUN	CIATION OF DOMER	
that the undersigned wife (wives) of the above hand boltower(s) tespectary, and each, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread or fear of any person 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 dower of, in and to all and singular the premises within mentioned and released.  GIVEN under my hand and seal thisday of	COUNTY OF GREENVILLE		
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	(L.S.)		
Notary Public for South Carolina	Notary Public for South Carolina		
My Commission Expires:	Hy Commission Expires:		
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