part without penalty at any time after the beginn renewal of the Initial Loan Term.	ing of the minimum notice period for
IN WITNESS WHEREOF, Borrower has executed this R	enegotiable Rate Mortgage Rider.
WITNESSES:	
Susan R. Huskey	The tale & Harran
Susan R. Huskey	Borrower - Mitchel D. Worgan
William B, James	Borrower
STATE OF SOUTH CAROLINA	DD00D
COUNTY OF GREENVILLE	PROBATE
PERSONALLY appeared before me Surbeing duly sworn, states that (s)he saw the within act and deed deliver the within Renegotiable Rate	n named Borrower sign, seal and as his/her
Villiam B. James witne	ssed the execution thereof.
	Susan R. Huskey
SWORN to before me this	
30th day of December , 19	<u>80</u> •
When Offine a	s.)
Actory Public for South Carolina	
My Commission Expires 3-28-89	
	OT NECESSARY - MORTGAGOR SINGLE
COUNTY OF GREENVILLE	NUNCIATION OF DOWER
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 relinguisticessors and assigns, all her interest and estatof, in and to all and singular the premises within	and separately examined by me, did declare by compulsion, dread or fear of any person wish unto the Lender and the Lenders ste, and all her right and claim of dower
GIVEN under my hand and seal thisday of	
, 19	
Notary Public for South Carolina (L.S.)	
My Commission Expires:	

Interest rate decreases from the previous loan term are mandatory. Interest rate increases

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

from the previous loan term are at the option of the Lender.

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