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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.

VITNESSES:	
	John Marrae
Susan R. Huskey	Borrower
Mille Digger	
	Borrower
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 William B. James	Susan R. Huskey who first the within named Borrower sign, seal and as his/her able Rate Mortgage Rider and that (s)he with witnessed the execution thereof.  Suran R. Huskey  Who first the with the witnessed the execution thereof.
	Susan R. Huskey
SWORN to before me this	
Annual Annual	. 1980 .
8th day of August	
Miller Jan	(L.S.)
Notary Public for South Carolina	
My Commission Expires 3-28-89	
STATE OF SOUTH CAROLINA	) NOT NECESSARY - MORTGAGOR NOT MARRIED
	) RENUNCIATION OF DOWER
COUNTY OF GREENVILLE	,
that the undersigned wife (wives) of the appear before the, and each, upon being that she does freely, voluntarily, and the appear of the shearest response the second force.	olic, do hereby certify unto all whom it may concern the 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 ver relinquish unto the Lender and the Lenders st and estate, and all her right and claim of dower mises within mentioned and released.
GIVEN under my hand and seal this	_day of
, 19	•
Notary Public for South Carolina	
My Commission Expires:	
-	
RECORDER AUG 8 1980 at 2	2:36 P.M.

3798

(July 1980)