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. PREMIER INVESTMENT CO., INC. WITNESSES: Borrower STATE OF SOUTH CAROLINA PROBATE COUNTY OF GREENVILLE who first PERSONALLY appeared before me _ Judy M. Mullinax 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 witnessed the execution thereof. Ann T. Jackson Judy M Mulling SWORN to before me this , 19<u>80</u>. August 29th day of (L.S.) My Commission Expires RENUNCIATION OF DOWER NOT NECESSARY STATE OF SOUTH CAROLINA COUNTY 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 this ____day of _, 19___ (L.S.) Notary Public for South Carolina

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.

RECORDS SEP 3 0 1980

My Commission Expires: ___

at 1:15 P.M.

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(July 1980)

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