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.

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ITNESSES:		$\sim 10^{\circ}$.1	
Victie R. Little		Aym	J. Martin	
Victie R. Little Denadra C. Vall		Borrower H	O. Cherry	···
		Borrower Joe	O. Charping	
STATE OF SOUTH CAROLINA)		PROBATE		
COUNTY OF GREENVILLE				
PERSONALLY appeared befor being duly sworn, states that (s)he act and deed deliver the within Ren Genobia C. Hall	e saw the with negotiable Pat	in named Borrower e Mortgage Rider nessed the executi	sign, seal and as and that (s)he will on thereof.	s his/her
		Vicke	R. Sittle	
SWORN to before me this				
29th day of October	, 19	9 <u>80</u> .		
Genobia C. Wall		(L.S.)		
Notary Public for South Carolina				
₩y Commission Expires 10/10/89				
STATE OF SOUTH CAROLINA)	RENUNCIATION OF D	OWER	
COUNTY OF GREENVILLE)			
I, the undersigned Notar that the undersigned wife (wives) appear before me, and each, upon be that she does freely, voluntarily, whomsoever, renounce, release and successors and assigns, all her in of, in and to all and singular the	of the above being privated, and without forever relimeterest and es	named Borrower(s) by and separately any compulsion, desired unto the Lestate, and all her thin mentioned and Departy J. Mary	respectively, did examined by me, did read or fear of an ender and the Lender right and claim of released.	id declare ny person ers
GIVEN under my hand and seal this	29thday of			
October ,	1980			
Notary Public for South Carolina	(L.S.)		
My Commission Expires: 10)/10/89			
A STARY CONTRACTOR				

(CONTINUED ON NEXT PAGE)

(July 1980)

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