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.

WITNESSES:	
BuilMozeman	Theym to dutate
Wiel Dry Pol 100	Borrower Gregory)F. Waetsch
OICPUL N). TOURSMAN	Borrower
STATE OF SOUTH CAROLINA)	PROBATE
COUNTY OF GREENVILLE)	
being duly sworn, states that (s)he saw the winder and deed deliver the within Renegotiable R	thin named Borrower sign, seal and as his/her ate Mortgage Rider and that (s)he with the threshold the execution thereof.
SWORN to before me this	
lst day of December ,	1980
Notary Public for South Garolina	_(L.S.)
My Commission Expires $\frac{1/12/89}{}$	
STATE OF SOUTH CAROLINA)	RENUNCIATION OF DOWER
COUNTY OF GREENVILLE.	NOT NECESSARY
I, the undersigned Notary Public, do that the undersigned wife (wives) of the above appear before me, and each, upon being private that she does freely, voluntarily, and without whomsoever, renounce, release and forever reli successors and assigns, all her interest and e of, in and to all and singular the premises wi	ly and separately examined by me, did declare any compulsion, dread or fear of any person nquish unto the Lender and the Lenders state, and all her right and claim of dower
GIVEN under my hand and seal thisday of, 19 (L.S.)
Notary Public for South Carolina	
My Commission Expires:	h

RECORDS DEC 1 1980 at 3:38 P.M.

16504

(July 1980)

E/L

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