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.

• • • • • • • • • • • • • • • • • • • •		9	0 0	
Jarlala O.Ba	<u> </u>	Borrower Sony	K. ase	Ables ples es
COUNTY OF GREENVILLE))	PROBATE		
PERSONALLY appears being duly sworn, states the act and deed deliver the wi the other above subscribe	at (s)he saw t thin Renegotia		and that (s)	
WORN to before me this 14th day of Awhust Warr Public for South Car Wommission Expires	olana 1-21-90	, 19 <u>81</u> . (L.S.)		

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.

RENUNCIATION OF DOWER

Sonya K. Ables

GIVEN under my hand and seal this 14th day of

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

August , 1981 . (L.S.)

My Commission Expires: 4-21-90

RECORDED AUG 1 7 1981

at 2:22 P.M.

4328

(July 1980)