

rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

21. **Future Advances.** Upon request of Borrower, Lender, at Lender's option prior to release of this Mortgage, may make Future Advances to Borrower. Such future advances, with interest thereon, shall be secured by this Mortgage when evidenced by promissory notes stating that said notes are secured hereby. At no time shall the principal amount of the indebtedness secured by this Mortgage, not including sums advanced in accordance herewith to protect the security of this Mortgage, exceed the original amount of the Note plus US \$

22. **Release.** Upon payment of all sums secured by this Mortgage, this Mortgage shall become null and void, and Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any.

23. **Waiver of Homestead.** Borrower hereby waives all right of homestead exemption in the Property.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Signed, sealed and delivered in the presence of:

Carolyn R. Godfrey
W.D. Richardson

Gilbert Francis Howarth (Seal)
Gilbert Francis Howarth --Borrower
Sharon A. Howarth (Seal)
Sharon A. Howarth --Borrower

RICHARDSON, SULLIVAN, JOHNSON, & GILREATH, P.A.
ATTORNEYS AT LAW

Property Address

STATE OF SOUTH CAROLINA, Greenville. County ss:
Before me personally appeared William D. Richardson and made oath that he saw the within named Borrower sign, seal, and as their act and deed, deliver the within written Mortgage; and that he with Carolyn R. Godfrey witnessed the execution thereof.

Sworn before me this 28th day of February 1975.

Carolyn R. Godfrey (Seal)
Notary Public for South Carolina
My commission expires: 12/28/81.

William D. Richardson
William D. Richardson

STATE OF SOUTH CAROLINA, Greenville County ss:
I, William D. Richardson, a Notary Public, do hereby certify unto

all whom it may concern that Mrs. Sharon A. Howarth the wife of the within named Gilbert Francis Howarth did this day appear before me, and 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 within named South Carolina National Bank Its Successors and Assigns, all her interest and estate, and also all her right and claim of Dower, of, in or to all and singular the premises within mentioned and released.

Given under my Hand and Seal, this 28th day of February, 19 75.

W.D. Richardson (Seal)
Notary Public for South Carolina
My commission expires: 12-16-80

Sharon A. Howarth
Sharon A. Howarth

RECORDED MAR 3 '75 At 4:46 P.M. 20337

350
5/15/02

\$ 37,500.00

Lot 47 Burdett Ests., Mauldin

Filed for record in the Office of the R. M. C. for Greenville County, S.C. on 4:46 P.M. Mar. 3, 1975 and the same is hereby acknowledged.
118
1334
R.M.C. REC'D FOR S.C.

TO
South Carolina National Bank
Gilbert Francis Howarth and Sharon A. Howarth
REAL ESTATE MORTGAGE
X 20337
RE/662

4328 RV-2