20. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 18 hereof or

abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 18 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the 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 \$...None.....

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:
	Daniel A. Hardy (Seal) Daniel A. Hardy (Seal) Brenda A. Hardy (Seal) Brenda A. Hardy —Borrower
*	STATE OF SOUTH CAROLINA, Greenville
MALNEK, 1000 & MAKA	Before me personally appeared Gayle T. McDavid and made oath that she saw the within named Borrower sign, seal, and as their act and deed, deliver the within written Mortgage; and that she with Earle G. Prevost witnessed the execution thereof. Sworn before me this day of October 19.78 Notary Public for South Carolina My commission expires: ////
7	STATE OF SOUTH CAROLINA, Greenville County ss:
	I, Earle G. Prevost a Notary Public, do hereby certify unto all whom it may concern that Mrs. Brenda A. Hardy the wife of the within named. Daniel A. Hardy 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 Lender 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 Hard and Scal, this 13th day of October 19.78. Notary Public for South Carolina My commission expires: 1/11/81 (Space Below This Line Reserved For Lender and Recorder)
/8 per/	RECORDED OCT 13 1978 at 4:20 P.M. 11889
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R.M.C. for G. Co., S the R. M. C. for Greenvi County, S. C., at 4:20, o'cle Filed for record in the Office and recorded in Real - Ex Mortgage Book 1447 P. M. Oct. 13, 19 170

Lot 6 Nothewood

\$35,900.00