

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.

24. Exemption from Personal Liability; Extensions, Etc., Not to Release Interest In Property. If any person executes this Mortgage who did not execute the Note, then nothing contained in this Mortgage or in the Note setting out the obligations secured hereby shall obligate such person further than to bind such person's right, title, and interest in the mortgaged Property, and on default hereunder no deficiency or other personal judgment shall be demanded or entered against such person; but, extension of the time for payment, at any time, and from time to time, modification of amortization of the sums secured by this Mortgage, at any time, and from time to time, or other accommodations granted by Lender to any maker of the Note, at any time, and from time to time, without the consent of such person, shall not operate to release, in any manner, the liability of such person or such person's successors in interest insofar as such person's interest in the Property is concerned. Lender shall not be required, at any time, to commence proceedings against anyone who executed the Note or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by such person or such person's successors in interest. The provisions of paragraph 10 above also apply to any person who executes this Mortgage, whether or not such person executed the Note. The word "person" as used in this paragraph shall mean an individual, partnership, association, corporation and all other legal and commercial entities.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Signed, sealed and delivered in the presence of:

Handwritten signatures of Joanne R. Koren and Carol L. Todd, each followed by a dotted line and the word "(Seal) - Borrower".

STATE OF SOUTH CAROLINA, Greenville County ss:

Before me personally appeared Carol L. Todd and made oath that she saw the within named Borrower sign, seal, and as her act and deed, deliver the within written Mortgage; and that she with Bradley Mench witnessed the execution thereof. Sworn before me this 26th day of October, 1981.

Notary Public for South Carolina My Commission expires July 16, 1990. Handwritten signature of Notary Public and Seal.

OCT 26 1981 7 X 10385X P. BRADLEY MORRAH, JR.

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

JOANNE R. KOREN

To

FIRST FEDERAL SAVINGS & LOAN ASSOC Post Office Drawer 408 Greenville, South Carolina 29602

MORTGAGE

Filed this 26th day of Oct., A. D. 19 81, at 3:53 o'clock P.M., and Recorded in Book 1556 Page 189 Fee, \$ R. M. C. XXXXXXXXXXXXXXXXXXXX Greenville County, S. C. \$31,200.00 Lot 5 Indian Trail Dogwood Terrace

RENUNCIATION OF DOWER NONE NECESSARY-WOMAN MORTGAGOR

STATE OF SOUTH CAROLINA, County ss:

I, a Notary Public, do hereby certify unto all whom it may concern that Mrs. the wife of the within named 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 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 day of 19

Notary Public for South Carolina My Commission expires

RECORDED OCT 26 1981 at 3:53 P.M.

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