

- 20. 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.
- 21. Waiver of Homestead. Borrower hereby waives all rights of homestead exemption in the Property.
- 22. Waiver of Right of Appraisal. Borrower hereby waives the right to assert any statute providing appraisal rights which may reduce any deficiency judgment obtained by Lender against Borrower in the event of foreclosure under this Mortgage.

**REQUEST FOR NOTICE OF DEFAULT  
AND FORECLOSURE UNDER SUPERIOR  
MORTGAGES OR DEEDS OF TRUST**

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Signed, sealed and delivered in the presence of:

*Lynn G. Cooper* ..... (Seal)  
*James Robert Pannell* ..... Borrower  
*Kimberly R. Underwood* ..... (Seal)  
*Cheryl M. Pannell* ..... Borrower

STATE OF SOUTH CAROLINA, ..... Greenville ..... County ss:

Before me personally appeared *Lynn G. Cooper* ..... 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 *Kimberly R Underwood* ..... witnessed the execution thereof.  
 Sworn before me this *17th* ..... day of *May* ..... 19 *83*.

*Muriel E Van Auker* (Seal) ..... *Lynn G. Cooper*  
 Notary Public for South Carolina  
 My commission expires: *May 12, 1987*.

**RENUNCIATION OF DOWER**

STATE OF SOUTH CAROLINA, ..... Greenville ..... County ss:

I, *Muriel E Van Auker* ..... a Notary Public, do hereby certify unto all whom it may concern that Mrs. *Cheryl H. Pannell* ..... the wife of the within named *James Robert Pannell* ..... 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 Federal S. & L* ..... 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 *17th* ..... day of *May* ..... 19 *83*.

*Muriel E Van Auker* (Seal) ..... *Cheryl M Pannell*  
 Notary Public for South Carolina  
 My Commission expires *May 12, 1987*

RECORDED **MAY 25 1983** at 10:59 A.M.

**31429**

(Space Below This Line Reserved For Lender and Recorder)

X31429 ✓  
 MAY 25 1983  
 STATE OF SOUTH CAROLINA,  
 COUNTY OF \_\_\_\_\_  
 To  
 South Carolina Federal  
 Savings & Loan Association  
**MORTGAGE**  
 Filed this 25th day of May 1983  
 at 10:59 o'clock A.M.  
 and Recorded in Book 1607  
 Page 989 Fee \$ \_\_\_\_\_  
 R. M. C. XXXXXXXXXXXXXXXXXXXXXXX  
 \_\_\_\_\_ Greenville \_\_\_\_\_ County, S. C.  
 \$7,637.08  
 Lot 5 Avon Dr. *Layton*