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:

Gloria Toalson

Alane K. Mack

Paul St. John (Seal) -Borrower

Barbara St. John (Seal) -Borrower

STATE OF SOUTH CAROLINA, Greenville County ss:

Before me personally appeared Gloria Toalson 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 Alane K. Mack witnessed the execution thereof.

Sworn before me this 3rd day of June 19 83.

Alane K. Mack (Seal) Gloria Toalson

Notary Public for South Carolina

My commission expires: 5-18-86

RENUNCIATION OF DOWER

STATE OF SOUTH CAROLINA, Greenville County ss:

I, Alane K. Mack, a Notary Public, do hereby certify unto all whom it may concern that Mrs. Barbara St. John the wife of the within named Paul St. John 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 S.C. Federal Savings and Loan Assn 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 3rd day of June 19 83.

Alane K. Mack (Seal) Barbara St. John

Notary Public for South Carolina

Recorded July 5, 1983 at 10:00 A.M.

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(Space Below This Line Reserved For Lender and Recorder)

STATE OF SOUTH CAROLINA,
COUNTY OF

JUL 5 1983
398

To
South Carolina Federal
Savings & Loan Association

MORTGAGE

Filed this 5th day of July, A. D. 19 83, at 10:00 o'clock A. M., and Recorded in Book 1614 Page 546 Fee, $

R. M. C. ~~XXXXXXXXXXXXXXXXXXXX~~
Greenville County, S. C.

$6,091.44
Lot 18 Pleasant Dr.

4328 RV.2