

- 20. Release. Upon payment of all sums secured by this Mortgage, this Mortgage shall be released and the Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recording of this Mortgage.
- 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) *John Albert Garrett* (Seal)
Kimberly R. Underwood (Seal)

STATE OF SOUTH CAROLINA, Greenville County

Before me personally appeared Lynn G. Cooper and made oath that she saw the within named Borrower sign, seal, and as his act and deed, deliver the within written Mortgage, and that she with Kimberly R. Underwood witnessed the execution thereof. Sworn before me this Nine day of June 1983.

Muriel E. Van Auker (Seal) *Lynn G. Cooper*
 My commission expires May 12, 1987

RENUNCIATION OF DOWER

STATE OF SOUTH CAROLINA, Greenville County

I, Muriel E. Van Auker, a Notary Public, do hereby certify unto all whom it may concern that Mrs. Helen H. Garrett, the wife of the within named John Albert Garrett, 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 whatsoever, 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 9th day of June 1983.

Muriel E. Van Auker (Seal) *Helen Garrett*

JUN 27 1983

RECORDED JUN 27 1983 at 3:54 P.M.

35-174

SOUTH CAROLINA FEDERAL S & L ASSN.
 Post Office Box 817
 Taylors, South Carolina 29687.
 STATE OF SOUTH CAROLINA
 AUG 16 1983

Garrett

To
 South Carolina Federal
 Savings & Loan Association

MORTGAGE

Filed this 27th day of June 1983 at 3:54 P.M.
 Recorded in Book 1613

Donnie S. Underwood
 Greenville County, S.C.

\$6,136.48
 Lot 207 Plainfield Circle
 South Forest Estab.

2328-174

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