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- 20. Release. Upon payment of all amounts 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:

*Michael Cheatham* .....  
*Judy A. Austin* .....  
*John J. Higgins* ..... (Seal)  
*John J. Higgins* is natural guardian for *David Higgins* ..... (Seal)

**ACKNOWLEDGMENT**

STATE OF SOUTH CAROLINA, Greenville County ss:

Before me personally appeared Judy A. Austin 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 Michael Cheatham witnessed the execution thereof.

Sworn before me this 9th day of November, 1987.

*Michael Cheatham* (Seal) *Judy A. Austin*

My commission expires: 1-28-86

**RENUNCIATION OF POWER**

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 Mortgagee 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.....

..... (Seal) Mortgagor is a Woman

My commission expires: .....

LATHAN, SMITH & BARBARE, P.A.