

- 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:

Wanda Wade Price ..... x Carl L. Espy III ..... (Seal)  
 Cary McCravy ..... Carl L. Espy III ..... Borrower  
 Nancy Maseng Espy ..... (Seal)  
 Nancy Maseng Espy ..... Borrower

STATE OF SOUTH CAROLINA, Richland County ss:

Before me personally appeared Wanda Wade Price and made oath that s/he saw the within named Borrower sign, seal, and as their act and deed, deliver the within written Mortgage; and that s/he with Cary McCravy witnessed the execution thereof.  
 Sworn before me this 20th day of December, 19 83.

Cary McCravy (Seal) Wanda Wade Price  
 Notary Public for South Carolina  
 My commission expires: 6/4/91

**RENUNCIATION OF DOWER**

STATE OF SOUTH CAROLINA, Richland County ss:

I, Cary McCravy, a Notary Public, do hereby certify unto all whom it may concern that Mrs. Nancy Maseng Espy the wife of the within named Carl L. Espy III 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 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 20th day of December, 19 83.  
 Cary McCravy (Seal) x Nancy Maseng Espy  
 Notary Public for South Carolina  
 My Commission Expires: 6/4/91

21649

Recorded January 11, 1984 at 10:00 A.M.

(Space Below This Line Reserved For Lender and Recorder)

RETURN TO SOUTH CAROLINA FEDERAL  
 CORNER OF HAMPTON & BULL STREETS  
 x 21649 y  
 STATE OF SOUTH CAROLINA  
 COUNTY OF GREENVILLE

CARL L. ESPY, III  
 AND  
 NANCY MASENG ESPY

To

South Carolina Federal  
 Savings & Loan Association

**MORTGAGE**

Filed this 11 day of  
 January, A. D. 19 84  
 at 10:00 o'clock AM.  
 and Recorded in Book 1643  
 Page 472 Fee, \$

R. M. C. or Clerk of Court C. P. & G. S.  
 GREENVILLE County, S. C.

\$33,500.00  
 Lot 25 Lanneau Dr.

0.475

74328-RV-21