20. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

21. Release. Upon payment of all sums secured by this Mortgage, Lender shall release this mortgage without charge to Borrower except for a reasonable fee to be paid to a third party to effect this release and all costs of recordation.

22. Waiver of Homestead. Borrower hereby waives all rights of homestead exemption in the Property.

23. 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:

ACKNOWLEDGEMENT

STATE OF SOUTH CAROLINA,	Greenville	County ss
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Before me personally appeared .Linda B. Osborne and made oath that .she saw the with named Borrower sign, seal, and as their act and deed, deliver the within written Mortgage; and that she with James G. Johnson, III, witnessed the execution thereof.

mmission expire

7.30/90....

Luila B. Osborne

RENUNCIATION OF DOWER - N/A

....., a Notary Public, do hereby certify unto all whom it may concern that did this day appear before me, and upon being privately and separately examined by me, did declare that she does freely, voluntarily and separately examined by me, did declare that she does freely, voluntarily and separately examined by me, did declare that she does freely, voluntarily and separately examined by me, did declare that she does freely, voluntarily and separately examined by me, did declare that she does freely, voluntarily and separately examined by me, did declare that she does freely, voluntarily and separately examined by me, did declare that she does freely, voluntarily and separately examined by me, did declare that she does freely, voluntarily and separately examined by me, did declare that she does freely, voluntarily and separately examined by me, did declare that she does freely, voluntarily and separately examined by me, did declare that she does freely, voluntarily and separately examined by me, did declare that she does freely, voluntarily and separately examined by me, did declare that she does freely examined gramed its Successors and Assigns, all her interest and estate, and also all her

gight and claim of Dower, of, in or to all and singular the premises within mentioned and released.

Notary Public for South Carolina

(Space Below This Line Reserved For Lender and Recorder)

"Enchanted Lane

NOSNHON

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