

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

19. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, but not limited to, reasonable attorneys' fees and costs of title evidence, all of which shall be additional sums secured by this Security Instrument.

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property, Lender (by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or 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, receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument. If the sums secured by this Security Instrument are not paid in full within the time specified in this Security Instrument, the sums secured by this Security Instrument shall become due and payable to Lender without charge to Borrower. Borrower shall pay any interest on the sums secured by this Security Instrument which shall be personally guaranteed by Borrower.

22. Waivers. Borrower waives all rights of homestead exemption in the Property. Borrower waives the right to assert any state providing appraisal rights which may reduce any deficiency judgment obtained by Lender against Borrower in the event of foreclosure under this Security Instrument.

23. Future Advances. The lien of this Security Instrument shall secure the existing indebtedness under the Note and any future advances made under this Security Instrument up to one hundred fifty percent (150%) of the original principal amount of the Note plus interest thereon, attorneys' fees and court costs.

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

- Adjustable Rate Rider
- Condominium Rider
- 2-4 Family Rider
- Graduated Payment Rider
- Planned Unit Development Rider
- Other(s) [specify]

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Signed, sealed and delivered in the presence of:

Deborah Coleman (Seal) William J. Bouharoun (Seal)  
 \_\_\_\_\_ William J. Bouharoun - Borrower

Michael O. Hallman (Seal) Patricia H. Bouharoun (Seal)  
 \_\_\_\_\_ Patricia H. Bouharoun - Borrower

[Space Below This Line For Acknowledgment]

STATE OF SOUTH CAROLINA, Greenville County ss:

Before me personally appeared Deborah Coleman 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 Michael O. Hallman witnessed the execution thereof.

Sworn before me this 25th day of July, 1984.

Michael O. Hallman (Seal) Deborah Coleman  
 Notary Public for South Carolina  
 My Commission expires 4/14/94

RENUNCIATION OF DOWER - NOT REQUIRED

Mike Hallman  
JUL 30 1984  
3193+

Filed for record in the Office of  
 the R. M. C. for Greenville  
 County, S. C., at 2:21 o'clock  
 P/M. July 30, 1984  
 and recorded in Real Estate  
 Mortgage Book 1674  
 at page 918  
 R.M.C. for G. Co., S. C.

RECORDED JUL 30 1984 at 2:21 P/M 3193

\$170,000.00  
Lot 107 Stratford Forest

3193

RECORDED