

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, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument.

21. Release. Upon payment of all sums secured by this Security Instrument, this Security Instrument shall become null and void. Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

22. Waivers. Borrower waives all rights of homestead exemption in the Property. Borrower 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 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

[Signature] (Seal)
 Bharrat Prashad - Borrower

[Signature] (Seal)
 Bhanmattie B. Prashad - Borrower

STATE OF SOUTH CAROLINA, Greenville County ss:

Before me personally appeared Janet C. Lynch 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 Michael E. Lynch witnessed the execution thereof.

Sworn before me this 31 day of July, 19 84

[Signature] (Seal)
 Notary Public for South Carolina
 My Commission Expires 1/19/93

[Signature]

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 for ever relinquish unto the within named First Federal Savings and Loan Association of Spartanburg, 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 _____

 Notary Public for South Carolina
 My Commission Expires _____

(Space Below This Line Reserved For Lender and Recorder)

(CONTINUED ON NEXT PAGE)

BY: _____
 Authorized Signature

 Title

 Witness

STATE OF SOUTH CAROLINA
 COUNTY OF _____
 Satisfied and Cancellation
 Authorized this _____ day of _____, 19 _____

Recorded in Mortgage _____ Book _____
 Page _____

Register Mense Conveyance.
 _____ South Carolina

TO
 FIRST FEDERAL SAVINGS
 AND LOAN ASSOCIATION
 OF SPARTANBURG

STATE OF SOUTH CAROLINA
 COUNTY OF GREENVILLE
 Bharrat & Bhanmattie B. Prashad

FIRST FEDERAL SAVINGS
 AND LOAN ASSOCIATION
 OF SPARTANBURG

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