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)] 2-4 Family Rider Condominium Rider Adjustable Rate Rider Planned Unit Development Rider Graduated Payment 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: LORRAINE M. BENEDETTO Greenville County 85: STATE OF SOUTH CAROLINA, . Before me personally appeared Maye R. Johnson, Jr. \_ and made oath that s(he) saw the \_\_ act and deed, deliver the within written within named Borrower sign, seal and as \_\_tneir Mortgage: and that (s)he with Daisy Aiken Smit witnessed the execution thereof. day of August Sworn before me this \_\_\_\_\_15\_\_ STATE OF SOUTH CAROLINA, County ss: a Notary Public, do hereby certify unto all whom it may conthe wife of the within named cern that Mrs. 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 . . . . . . (Seal) Motors Public for South Corples Му Сописавнов Евригая (Space Below This Line Reserved For Lender and Recorder RECORDE. AUG 16 1984 at 9:31 A/M 5055 Satisfied and Cancellation STATE OF SOUTH CAROLINA FIRST FEDERAL SAVINGS FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF SPARTANBURG OF SPARTANBURG

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