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1412 PAGE 72

21. Future Advances. Upon request of Borrower, Lender, at Lender's option prior to release of this Mortgage, may make Future Advances to Borrower. Such Future Advances, with interest thereon, shall be secured by this Mortgage when evidenced by promissory notes stating that said notes are secured hereby. At no time shall the principal amount of the indebtedness secured by this Mortgage, nor including sums advanced in accordance herewith to protect the security of this Mortgage, exceed the original amount of the Note plus US \$.

22. 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.

23. Waiver of Homestead. Borrower hereby waives all right of homestead exemption in the Property.

24. Exemption from Personal Liability; Extensions, Etc., Not to Release Interest in Property. If any person executes this Mortgage who did not execute the Note, then nothing contained in this Mortgage or in the Note setting out the obligations secured hereby shall obligate such person further than to bind such person's right, title, and interest in the mortgaged Property, and on default hereunder no deficiency or other personal judgment shall be demanded or entered against such person; but, extension of the time for payment, at any time, and from time to time, modification of amortization of the sums secured by this Mortgage, at any time, and from time to time, or other accommodations granted by Lender to any maker of the Note, at any time, and from time to time, without the consent of such person, shall not operate to release, in any manner, the liability of such person or such person's successors in interest insofar as such person's interest in the Property is concerned, and shall not affect the liability of such person in any commerce proceedings against anyone who executed the Note or refused to accept payment of either the monthly amortization of the sums secured by this Mortgage by reason of any demand made by the Noteholder, or any other person entitled to payment of the Note. The provisions of paragraph 10 above also apply to any person who executes this Note or refuses to accept payment of either the monthly amortization of the sums secured by this Mortgage by reason of any demand made by the Noteholder, or any other person entitled to payment of the Note. The word "person" as used in this paragraph shall mean an South Carolina Federal Savings & Loan Association or other legal and commercial entities.

16369 *John Cherot*  
IN WITNESS WHEREOF, Borrower has executed this Mortgage.

ASSISTANT PRESIDENT

Signed, sealed and delivered in the presence of:

*John G. Cherot*  
*Dale H. Clark*

Witness *Linda J. Jones*  
*Dale H. Clark*

GREENVILLE County sc

STATE OF SOUTH CAROLINA.....

Y1 (1) mail box 101 (1) (1) (1)  
OCT 5 1977 JOHN G CHEROT  
ATTORNEY AT LAW  
P O BOX 10025  
STATE OF SOUTH CAROLINA,  
COUNTY of Greenville

David C. Malcolm and  
Elizabeth P. Malcolm  
16369

To  
South Carolina Federal  
Savings and Loan Association

## MORTGAGE

Filed in the Office of the Clerk of Court of the County of Greenville, S.C., on the 15th day of October, A.D. 1977.  
At the office of the Clerk of Court of the County of Greenville, S.C., on the 15th day of October, A.D. 1977,  
and Recorded in Book 3412.

Page 99 of 104  
John G. Cherot  
H. M. C. Associates  
Greenville, County, S. C.

\$ 60,000.00  
Lot 111, Roxorost, Sec. 1

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