

prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage, the Note and notes securing Future Advances, if any, had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage and in enforcing Lender's remedies as provided in paragraph 18 hereof, including, but not limited to, reasonable attorney's fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

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 18 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 18 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 attorney's fees, and then to the sums secured by this Mortgage. The receiver shall be authorized to account only for those rents actually received.

21. Future Advances. Upon request of Borrower, Lender, at Lender's option, 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, not including sums advanced in accordance herewith to protect the security of this Mortgage, exceed the original amount of the Note plus any sums advanced.

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 of any

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

24. The Renegotiable Rate Mortgage Rider attached hereto by this reference is a part hereof.

IN WITNESS WHEREOF, Borrower has both signed and sealed this Mortgage.

Signed, sealed and delivered in the presence of:

By James P. Bryan JAMES P. BRYAN (Seal) - Borrower
Witness Donna G. Bryan DONNA G. BRYAN (Seal) - Borrower
Witness Donald R. M'Alister DONALD R. M'ALISTER

Enclosed
Amount of
\$51,800.00

31329

VICE PRESIDENT

JAMES P. BRYAN

DONNA G. BRYAN

MAY 24 1986

FILED
3 01 PM '86
FANT & FANT ATTORNEYS
R.M.C.

FILED
APR 21 11 59 AM '81
DONN E. TANNERSLEY
R.M.C.
GREENWOOD COUNTY, S.C. RENEGOTIABLE RATE MORTGAGE
E. J. THORNTON, ARNOLD & THOMASON
File # 21645-1-14
N. Order James P. Bryan
Div. No. 540.10-1-54

THIS MORTGAGE is made this 20th day of April 1981, between the Mortgagor, James P. Bryan and Donna G. Bryan (herein "Borrower"), and the Mortgagee, South Carolina Federal Savings and Loan Association, a corporation organized and existing under the laws of The United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty-one thousand eight hundred and 00/100 (51,800.00) Dollars, which indebtedness is evidenced by Borrower's note dated June 1, 1986 (herein "Note"), providing for monthly installments of principal and interest until (end of Initial Loan Term), with Renewal Loan Terms, with adjustments in the interest rate, the initial interest rate being 15 1/2%. The final maturity day of this Mortgage is May 1, 2011.

To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, as the same may be renegotiated under the terms of the Note at the end of the Initial Loan Term or any Renewal Loan Term,

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