

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 liable to account only for those rents actually received.

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, not including sums advanced in accordance herewith to protect the security of this Mortgage, exceed the original amount of the Note plus US \$ N/A

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.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Signed, sealed and delivered in the presence of:

*R. Kinard Johnson, Jr.*  
*Kathy Hughes*

*Robert B. Richards* (Seal)  
Robert B. Richards -Borrower  
*Kay M. Richards* (Seal)  
Kay M. Richards -Borrower

203 Baldwin Circle  
Mauldin, S. C. 29662  
Property Address

STATE OF SOUTH CAROLINA, Greenville County ss:  
Before me personally appeared Kathy Hughes and made oath that he saw the within named Borrower sign, seal, and as their act and deed, deliver the within written Mortgage; and that he with R. Kinard Johnson, Jr. witnessed the execution thereof.  
Sworn before me this 7th day of May 19 75.

*R. Kinard Johnson, Jr.* (Seal)  
Notary Public for South Carolina  
My commission expires: 8-14-79  
*Kathy Hughes*

STATE OF SOUTH CAROLINA, Greenville County ss:  
I, R. Kinard Johnson, Jr., a Notary Public, do hereby certify unto all whom it may concern that Mrs. Kay M. Richards the wife of the within named Robert B. Richards 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 forever relinquish unto the within named Fidelity Federal, 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 7th day of May, 19 75.

*R. Kinard Johnson, Jr.* (Seal)  
Notary Public for South Carolina  
My commission expires: 8-14-79  
*Kay M. Richards*  
Kay M. Richards



\$ 34,150.00  
Lot 46 Baldwin Cir.  
Verdin Ests.

617

1238

P. May 7, 75

3:13

75

RECORDED MAY 7 '75  
At 3:13 P.M.

25880

*Fidelity Federal*  
*Kay M. Richards*  
*Robert B. Richards*

25880

MAY 7 1975

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