

or to commence action to foreclose the Mortgage or to sue for the recovery of amounts due under the Note and notes secured by the Note, Advances, Future Advances, interest accrued and to be accrued, costs and expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in the Mortgage, all reasonable expenses incurred by Lender in entering the premises and improvements of Borrower contained in the Mortgage and in enforcing Lender's remedies as provided in paragraph 18 hereof, and, if Lender has started to collect the principal, fees and costs Borrower takes such action as Lender may reasonably require to assure that the cost 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 covenants 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 for Lender, Borrower hereby agrees 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 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 \$5.

**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.

In Witness Whereof, Borrower has executed this Mortgage.

Signed, sealed and delivered  
in the presence of:

*Judy S. Payne* (Signature) *Judy S. Payne* (Seal)

*Glynda T. Caddell* (Signature) *Glynda T. Caddell* (Seal)

STATE OF SOUTH CAROLINA GREENVILLE County

Before me personally appeared Judy S. Payne, and made oath that she . . . . . saw the within named Borrower sign, seal and affix their . . . . . act and date, deliver the within written Mortgage, and that she . . . . . with William B. James . . . . witnessed the execution thereof. Sworn before me this 19th day of January 1979.

*Judy S. Payne* (Signature) *Judy S. Payne* (Seal)  
My commission expires: 6/13/79

STATE OF SOUTH CAROLINA GREENVILLE County

I, William B. James, . . . . a Notary Public, do hereby certify unto all whom it may concern that Glynda T. Caddell, the wife of the within named Claire Caddell, 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, ahead of that of any person who soever, renounce, release and forever relinquish unto the within named South Carolina National Bank, its Successors and Assigns, all her interest and estate, and also all her right and claim of Dower, in and unto all and singular the premises within mentioned and released.

Given under my Hand and Seal this 19th day of January 1979.

*William B. James* (Signature) *William B. James* (Seal)  
Notary Public for South Carolina

My commission expires: 6/13/79

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