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 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 \$.....

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 ..(Seal) -Borrower Renee M. Caines STATE OF SOMETH CANOXINAXX ... EKKENYXKK GEORGIA Before me personally appeared. the undersigned and made oath that ... (S)he saw the within named Benever Mgn, Seaf, and as ... her act and deed, deliver the within written Mortgage; and that (s)hehthe other witness witnessed the execution thereof. Sworn before me this 21st day of ... November ... 1979 My Commy expires Stray Fills, Create State of Large STATE OF SOCKES SOCKER FOR COMMENT OF STATE OF SOCKES SOCKER 1. the undersigned a Notary Public do hereby certify unto all whom it may concern that Mrs. Renee M. Caines the wife of the within named R. Scott Caines 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. Carolina National Mortgage Invis 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. Notary Public for South Carollina My Comm. expires: (Space Below This Line Reserved For Lender and Recorder) My Commission () to the S. J. A. Before me personally appeared. the undersigned ... and made oath that ... he saw the within named Borrower fight, sear, and a Caines his act and deed, deliver the within written Mortgage; and that he with the other witness ... witnessed the execution thereof. Sworn before me this 21st day of November ... 19.49... Chi M. Bischitter (Seal) Notary Public for South Carolina My Com. expires 3/26/89

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IOHN G. CHEROS, ATTORNET 1900 EAST WASHINGTON STREET GRRECHFded Nov. 21; 1979 at 3:41 P/M