20. Release. Upon payment of all sums secured by this Mortgage, this Mortgage shall become null and vo Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any. 21. Walver of Homestead. Borrower hereby waives all rights of homestead exemption in the Property. 22. Walver of Right of Appraisal. Botrower hereby waives the right to assert any statute providing appraisal rights which may reduce any deficiency judgment obtained by Lender against Borrower in the event of foreclosure under this Mortgage. REQUEST FOR NOTICE OF DEFAULT MORTGAGES OR DEEDS OF TRUST Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a fien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action. IN WITNESS WHEREOF, Borrower has executed this Mortgage. Signed, spaled and delivered in the presence of: Nedla B. O'Rear **ACKNOWLEDGMENT** STATE OF SOUTH CAROLINA, Greenville Before me personally appeared . Terri D. Palmer and made oath that . she saw the within named Borrower sign, seal, and as . . . the ir act and deed, deliver the within written Mortgage; and that .. with Ray D. Lathan witnessed the execution thereof. 21st.....day of .. April ... My commission expires: .1/17/90. RENUNCIATION OF DOWER STATE OF SOUTH CAROLINA. Greenville County ss: I, Ray D. Lathan , a Notary Public, do hereby certify unto all whom it may concern that Mrs. Nedla B. O'Rear , the wife of the within named Lindsay O'Rear , 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 Greer. Federal. Sayings and Loan 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 21st . . . Noting Public for South Carolina My commission expires: 1/17/90 (Space Below This Line Reserved For Lender and Recorder) RECORDER APR 22 1981 at 10:31 A.M. 29613 STATE OF SOUTH CAROLINA