20. Release. Upon payment of all sums a ured 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.

21. Waiver of Homestead. Borrower hereby waives all rights of homestead exemption in the Property.

22. Waiver of Right of Appraisal. Borrower 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 AND FORECLOSURE UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien 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.

Dale C. Shivers	lotary Public	en under	Ma	Joans (Seal)	20thday ofg. February	. 19.81	
Bale C. Shivers Rotroaer Wanda S. Shivers ACKNOWLEDGMENT STATE OF SOUTH CAROLINA, Greenville County ss: Before me personally appeared Joya S. Millwood and made oath that she within named Botrower sign, seal, and as . their act and deed, deliver the within written Mortgage; and that she with Ronald F. Barbare witnessed the execution thereof. Sworn before me this 20th day of February 19.81	J, .I Mrs Wa appear b and with	Ronald. anda S. pefore me, hout any co	F.Barbar Shivers and upon be ompulsion, c	Gre ce the very grivately and lread or fear of an early sayings.	cenville	lid this day voluntarily sh unto the	
Manda S. Shivers ACKNOWLEDGMENT Bare C. Shivers -Borrower -Borrower -Borrower -Borrower	within named Botrower sign, seal, and astheir						
Manda S. Shivers -BOTTOMET -BOTTOMET -BOTTOMET -BOTTOMET -BOTTOMET -BOTTOMET			rsonally ann		Greenville County ss:		
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