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.

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: Reginald S. Smith (Seal)

Reginald S. Smith . (Seal) STATE OF SOUTH CAROLINA, .... GREENVILLE .....and made oath that ..... within named Borrower sign, seal, and as . their ..... act and deed, deliver the within written Mortgage; and that she with Carolyn D. Foster witnessed the execution thereof. Sworn before me this ... 2nd ........day of ... July ........, 19.82... Cowly D. Josten (Seal) Cathlement My commission expires: 1/31/1983 I. Carolyn D. Foster ...., a Notary Public, do hereby certify unto all whom it may concern that Mrs. Janice B. Smith the wife of the within named. Reginald S. Smith 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. Lender ....., 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 ... . 2nd ... ... ... day of .July ... ... ... 1982 ... Cardin D. Joster (Seal) Danie B. Smit Z.

Notary Public for South Carolina es: 1/31/1983
(Space Below This Line Reserved For Lender and Recorder) JUL 2 1982 at 2:32 P.M. 275 1 Chestnut Oaks Cir. Tree Plant., Sec. 2 County, S. C., at 2:32 o'clock R.M.C. for G. Co., S.

LEATHERWOON X 275 X 3 & MAN