

20. 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.

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.

Signed, sealed and delivered in the presence of:

Signatures of Loraine Wallace and Dr. Sungyul Kim (Seal) - Borrower, and Bocksoon Kim (Seal) - Borrower. ACKNOWLEDGMENT

STATE OF MASSACHUSETTS, MIDDLESEX County ss:

Before me personally appeared LORAN E. WALLACE and made oath that he saw the within named Borrower sign, seal, and as their act and deed, deliver the within written Mortgage; and that LORAN E. WALLACE with ROBERT L. LYON witnessed the execution thereof. Sworn before me this 9th day of December, 1983.

Notary Public for South County MASSACHUSETTS My commission expires: 4/27/90

ROBERT L. LYON, DOWER RENUNCIATION OF DOWER MY COMMISSION EXPIRES APRIL 27, 1990

STATE OF MASSACHUSETTS, MIDDLESEX County ss:

I, ROBERT L. LYON, a Notary Public, do hereby certify unto all whom it may concern that Mrs. Bocksoon Kim the wife of the within named Dr. Sungyul Kim 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 Union Home Loan Corporation, 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 9th day of December, 1983.

Notary Public for Middlesex MASSACHUSETTS Bocksoon Kim

ROBERT L. LYON, NOTARY MY COMMISSION EXPIRES APRIL 27, 1990

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