prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then use under this Mortgage, the Note and notes securing Future Advances, if any, had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage and in enforcing Lender's remedies as provided in paragraph 18 hereof, including, but not limited to, reasonable attorney's fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

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:

	OUTH CAROLIN	Sarvell	LE	Philip Maney Nancy 0.5	outher	Loxet.	heila.	.0	eal)
Before within name she Sworn before Notory Public for	me personally ed Borrower si withGre me this or South Carolina	appeared Joyce .W gn, seal, and asthe harles. E McD 15th	Harve ir onald,. ay ofJu (Seal)	11 and a act and deed, de Jr witnessed	made oat eliver the d the exec	h that within w	she	tgage; and t	the hat
STATE OF SO	OUTH CAROLIN	NA,GREENVIL	LE	Cou	nty ss:				
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STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE	J. PHILIP SOUTHERLAND, JR. AND NANCY O. SOUTHERLAND	To South Carolina Federal Savings & Loan Association	MORTGAGE	15th, A	at 3:09 o'clock P. M., and Recorded in Book 1611	Page 556 Fee, \$ at 3:09 P.M.	R. M. C. wrkstrakorkstrakstrakstrakstrakstrakstrakstrakstr	\$84,500.00 A + 1.T	Lots 144 % 145 Trails End CLEVELAND FOREST