

21. Future Advances. Upon request of Borrower, Lender, at Lender's option prior to release of this Mortgage, it is make Future Advances to Borrower. Such Future Advances, with interest thereon, shall be secured by this Mortgage...

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.

23. Waiver of Homestead. Borrower hereby waives all right of homestead exemption in the Property

24. Exemption from Personal Liability; Extensions, Etc., Not to Release Interest in Property. If any person executes this Mortgage who did not execute the Note, then nothing contained in this Mortgage or in the Note setting out the obligations secured hereby shall obligate such person further than to bind such person's right, title, and interest in the mortgaged Property...

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Signed, sealed and delivered in the presence of:

Betty D. Young (Seal) Borrower
Billy T. Hatcher (Seal) Borrower

STATE OF SOUTH CAROLINA, GREENVILLE County ss:

Before me personally appeared Betty DeYoung and made oath that she saw the within named Borrower sign, seal, and as their act and deed, deliver the within written Mortgage; and that she with Billy T. Hatcher witnessed the execution thereof.

Sworn before me this 17th day of August 1983
Billy T. Hatcher (Seal) Betty D. Young
Notary Public for South Carolina
My Commission Expires 7-6-89.

AUG 22 1983
STATE OF SOUTH CAROLINA,
COUNTY OF GREENVILLE

Kenneth Lee Smith, Jr. and
Nancy B. Smith
MAIL: To
First Federal S & I Assoc.
P. O. Box 408
Greenville, S.C. 29602

MORTGAGE

Filed this 22nd day of August, A.D. 1983
at 11:13 o'clock A.M.
and Recorded in Book 1622
Page 99 Fee \$
R. M. C. or Clerk of Court C. P. & G. S.
Greenville County, S. C.
\$ 55,000.00

Lot 4 Colony Phase 11
O'Neal Tp

RENUNCIATION OF DOWER

STATE OF SOUTH CAROLINA, GREENVILLE County ss:

I, Billy T. Hatcher, a Notary Public, do hereby certify unto all whom it may concern that Mrs. Nancy B. Smith the wife of the within named Kenneth Lee Smith, Jr., 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 and 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 17th day of August 1983.
Billy T. Hatcher (Seal) Nancy B. Smith
Notary Public for South Carolina
My Commission Expires 7-6-89.

0102

1622 102