

22. Waiver of Homestead. Borrower hereby waives all right of homestead exemption in the Property.
23. 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 the 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 mortgage Property, and on default hereunder no deficiency or other personal judgment shall be demanded or entered against such person; but, extension of the time for payment, at any time, and from time to time, modification of amortization of the sums secured by this Mortgage, at any time, and from time to time, or other accommodations granted by Lender to any maker of the Note, at any time, and from time to time, without the consent of such person, shall not operate to release, in any manner, the liability of such person or such person's successors in interest insofar as such person's interest in the Property is concerned. Lender shall not be required, at any time, to commence proceedings against anyone who executed the Note or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by such person or such person's successors in interest. The provisions of paragraph 10 above also apply to any person who executes this Mortgage, whether or not such person executed the Note. The word "person" as used in this paragraph shall mean an individual, partnership, association, corporation and all other legal and commercial entities.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

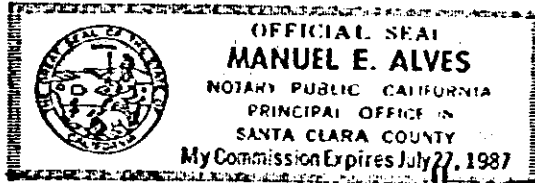
Signed, sealed and delivered in the presence of:

Constance G. McEneaney
Randy Johnson
Elpyd C. Johnson
Ernest P. Phillips (Seal) - Borrower
Lily B. Phillips (Seal) - Borrower

STATE OF SOUTH CAROLINA Santa Clara County ss:
CALIFORNIA - as to LILY B. PHILLIPS

Before me personally appeared Randy Johnson... and made oath that..... he saw the within named Borrower sign, seal, and as her... act and deed, deliver the within written Mortgage; and that.. he with Elpyd C. Johnson... witnessed the execution thereof.
Sworn before me this... 27... day of... APRIL..., 1984.

Manuel E. Alves (Seal)
Notary Public for ~~Manhattan~~ California
My Commission expires 7-27-87
Randy Johnson Sign



JOHN M. DILLARD

STATE OF SOUTH CAROLINA,

COUNTY OF GREENVILLE

ERNEST P. PHILLIPS and
LILY B. PHILLIPS

To

FIRST FEDERAL SAVINGS AND
LOAN ASSOCIATION OF SOUTH
CAROLINA

7529

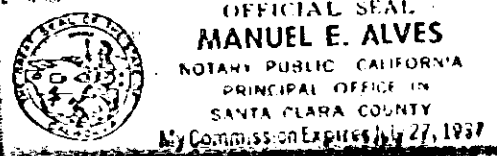
MORTGAGE

Filed this _____ day of _____
at _____, A.D. 19____
at _____ o'clock _____ M.,
and Recorded in Book _____
Page _____ Fee, \$ _____
R. M. C. or Clerk of Court C. P. & G. S.
_____ County, S. C.

CALIFORNIA Santa Clara County ss:
STATE OF SOUTH CAROLINA

RENUNCIATION OF DOWER
I, Manuel E. Alves, a Notary Public, do hereby certify unto all whom it may concern that Mrs. Lily B. Phillips, the wife of the within named Ernest P. Phillips, 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 First Federal Savings & Loan 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 mention and released.

Given under my Hand and Seal, this 27th day of APRIL, 1984
Manuel E. Alves (Seal)
Notary Public for ~~Manhattan~~ California
My Commission expires 7-27-87
Lily B. Phillips



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27-828-72