

breach of any covenant or agreement in this Security Instrument (but not prior to acceleration) following Borrower's
unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the
default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured;
and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums
secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further
inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-
existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or
before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by
this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding.
Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including,
but not limited to, reasonable attorneys' fees and costs of title evidence, all of which shall be additional sums secured by
this Security Instrument.

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property, Lender (by
judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the
rents of the Property including those past due. Any rents collected by Lender or 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 attorneys' fees, and then to the sums secured by this Security Instrument.

21. Release. Upon payment of all sums secured by this Security Instrument, this Security Instrument shall become
null and void. Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any
recording costs.

22. Waivers. Borrower waives all rights of homestead exemption in the Property. Borrower 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 Security Instrument.

23. Future Advances. The lien of this Security Instrument shall secure the existing indebtedness under the Note and
any future advances made under this Security Instrument up to one hundred fifty percent (150%) of the original principal
amount of the Note plus interest thereon, attorneys' fees and court costs.

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with
this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and
supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security
Instrument. [Check applicable box(es)]

- Adjustable Rate Rider Condominium Rider 2-4 Family Rider
 Graduated Payment Rider Planned Unit Development Rider
 Other(s) [specify]

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security
Instrument and in any rider(s) executed by Borrower and recorded with it.

Signed, sealed and delivered in the presence of:

Thomas W. Traxler *Deborah J. Hudson* (Seal)
Deborah J. Hudson Borrower
Cheriee Goeringer (Seal)
Cheriee Goeringer Borrower

STATE OF SOUTH CAROLINA, Greenville County ss:

Before me personally appeared... Cheriee Goeringer and made oath that... she saw the
within named Borrower sign, seal, and as... her act and deed, deliver the within written Mortgage; and that
... she with... Thomas W. Traxler witnessed the execution thereof.
Sworn before me this... 28th day of September 19 84

Thomas W. Traxler (Seal) *Cheriee Goeringer*
Notary Public for South Carolina Cheriee Goeringer
My Commission expires: 6-7-89

STATE OF SOUTH CAROLINA, County ss:

I, a Notary Public, do hereby certify unto all whom it may concern that
Mrs. the wife of the within named did this day
appear before me, and upon being privately and separately examined by me, did declare that she does
voluntarily and without any compulsion, dread or fear of any person whomsoever, renounce, releas never
relinquish unto the within named 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 day of 19.....

..... (Seal)
Notary Public for South Carolina

(Space Below This Line Reserved For Lender and Recorder)

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RECORDS

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