21. Walver of Homestead. Borrower hereby waives all rights of homestead exemption in the Property. 22. Walver 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:
Lakie M. Pickens Lakie M. Pickens -Borrower Durk Ahn Gulum (Seal)
Sherby Ann Pickens -Bonower
ACKNOWLEDGMENT
STATE OF SOUTH CAROLINA, Greenville County ss:
Before me personally appeared . Kelly Rolt 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
NOT NECESSARY RENUNCIATION OF POWER
STATE OF SOUTH CAROLINA, Greenville County ss:
I. Charles M. Groves
Notary Public for South Carolina
My Commission Expires:
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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.

(CONTINUED ON MEXT PAGE)

-(Space Below This Line Reserved for Lender and Recorder)-