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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. It any persons we use this Mortgage who did not execute the Note, then nothing contained in the Mortgage or in the Note setting out the obligations see great 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 in sofar 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 litabove 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.

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Signed, sealed and delivered in the presence of: Unthia W. Raings		Daw	MS.	Say.	en. (86	al)
Jasse M. Ray	ار Greeny	Dáilea 1110	County	Swage	– 15 er ∠(Se –18 er	eal) <u>i</u>
Before me personally appeared Cynthia within named Borrower sign, seal, and asth and thatshe with Jesse M Sworn before me this 6th day of Dec	W. Rai neir Ray cember	ines and declaration and decla	l made oath ed, deliver t l the execut	n thatSh the within w tion thereof.	rritten Mortga	the age;
Stary Public for South Carolina No Commission expires 1-21-91	(Seal)	Cy	ruthia	STATE UP SOUTH CASS DOCUMEN SOUTH CASS	SUUIH LAI OLINE TAX COM TAMP TAX TAX TAX	KULITIA MMS 103 公 公 公 公
STATEOF SOUTH CAROLINA, ON STATE OF SOUTH CAROLINA, ON STATE OF GREENVILLE Lowell L. Swiger and Barbara H. Swiger To To To First Federal Savings and Loan Association of South Carolina 301 College Street Greenville, S. C. 29601	MORTGAGE	Filed this 6th Decomber A.D. 19 84	l in Book	Page 66 Fee, 8 R. M. C. (**********************************	Greenville County, S. C.	\$40,000.00 Lot 140 Hermitage Rd.

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Lot 140 Hermitage Rd SEc. 3, Lake Forest South Carolina 301 College Stre Greenville, S. and Recorded in Book Filed this

STATE OF SOUTH CAROLINA,	
I	hin named
Notary Public for South Carolina (Seal)	
My Commission expires	Average

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