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21. **Future Advances.** Upon request of Borrower, Lender, at Lender's option prior to release of this Mortgage, may make Future Advances to Borrower. Such Future Advances, with interest thereon, shall be secured by this Mortgage when evidenced by promissory notes stating that said notes are secured hereby. At no time shall the principal amount of the indebtedness secured by this Mortgage, not including sums advanced in accordance herewith to protect the security of this Mortgage, exceed the original amount of the Note plus US $_____

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. Borrower shall pay all costs of recordation, if any.

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, and no default hereunder nor deficiency or other personal judgement 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 [illegible] time, without the consent of such person, shall not operate to release, in any manner, the liability of [illegible] 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 [illegible] sums secured by this Mortgage by reason of any demand made by [illegible] The provisions of paragraph 19 above also apply to any person who executes this Mortgage, whether or not such person executes the Note. The word "person" as used in this paragraph shall mean an individual, partnership, corporation, organization and all other legal and commercial entities.

PAID AND FULLY SATISFIED
This 2nd day of August 1985
Carolina Federal Savings & Loan Assn.
1:39 By [signature]
ASSISTANT VICE PRESIDENT

2-AUG 2 1985

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Witness

Signed, sealed and delivered in the presence of:

Larry D. Kicher (Seal)

Janice N. Kicher (Seal)

STATE OF SOUTH CAROLINA, Greenville County ss:

Before me personally appeared the undersigned and made oath that (s)he saw the within named Borrower sign, seal, and as their act and deed, deliver the within written Mortgage and that (s)he with the other witness witnessed the execution thereof.

Sworn before me this 29 day of November, 1977.

[signature] (Seal)

Notary Public for South Carolina

My Commission expires 1-29-81

2.00 CT

2861 0 2 AUG 4

MORTGAGE

STATE OF SOUTH CAROLINA,
COUNTY OF GREENVILLE

Larry D. Kicher
Janice N. Kicher

To

South Carolina Federal Savings and Loan Association
Post Office Box 817
Taylors, South Carolina 29687

Dated November 29, 1977

Filed this 2nd day of August 1985 at 1:39 P.M.

Recorded in Book 1417 Page 474

R. M. C. for Greenville County, S. C.

$37,350.00 Woodharbor Dr., Woodharbor