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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. 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 accomposations 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 th	is Mortgage.
Signed, sealed and delivered in the presence of:	DAVIDSON-VAUGHN, A SOUTH GAROLINA PARTNERSHIP
Roberta Sue Cogen	N. Dean Davidson -Borrower
Roberta Sur Cogen	James W. Vaughn -Borrower
STATE OF SOUTH CAROLINA, Greenv (1)	County ss:
within named Borrower sign, seal, and as Ats and thatshewith W. Lindsay Smith	Roberta Sue Cogli
STATE OF SOUTH CAROLINA, STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE DAVIDSON-VAUGHN, A SOUTH CAROLINA PARTNERSHIP TO FIRST FEDERAL SAVINGS & LOAN ASSOCIATION ASSOCIATION ASSOCIATION ASSOCIATION ASSOCIATION	Filed this 18th day of May A.D. 19 84. at 4:24 o'clock F/M, and Recorded in Book 1663 Page 459 Fee. \$ R. M. C.KKERSYR SECONFECTORESS X X Greenville County, S. C. \$18,000.00 \$18,000.00
DOWER NOT NECESSARY - MORTGAGOR IS A PARTNERSHIP	
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RENUNCIATION OF DOWER

I,, a Notary Publication of the wife of the with appear before me, and upon being privately and separate voluntarily and without any compulsion, dread or fear forever relinquish unto the within named	ly examined by me, did declare that she does freely, of any person whomsoever, renounce, release and its Successors and Assigns, of Dower, of, in or to all and singular the premises
Notary Public for South Carolina Notary Public for South Carolina	36446

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