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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.

21. Waiver of Homestead. Borrower hereby waives all rights of homestead exemption in the Property.

22. Waiver 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: James Stellingwerf Geal) -Borrower -Bor
ACKNOWLEDGMENT
STATE OF SOUTH CAROLINA, GREENVILLE County ss:
Before me personally appeared . Wilma .A Gosnell and made oath that .she saw the within named Borrower sign, seal, and as his act and deed, deliver the within written Mortgage; and that with .John. W Howard., III. witnessed the execution thereof. Sworn before me this
RENUNCIATION OF POWER
NOT NECESSARY MORTGAGOR NOT MARRIED County ss:
I
Notary Public for South Carolina
(Space Below This Line Reserved For Lender and Recorder)———————————————————————————————————

(CONTINUED ON NEXT PAGE)