20. Lender in Possession, Upon acceleration under paragraph 19 or abandonment of the Property. Lender (by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument. 21. Release. Upon payment of all sums secured by this Security Instrument, this Security Instrument shall become null and void. Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs 22. Waivers. Borrower waives all rights of homestead exemption in the Property. Borrower 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 Security Instrument. 23. Future Advances. The lien of this Security Instrument shall secure the existing indebtedness under the Note and any future advances made under this Security Instrument up to one hundred fifty percent (150%) of the original principal amount of the Note plus interest thereon, attorneys' fees and court costs. 24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)] Adjustable Rate Rider 2-4 Family Rider Condominium Rider Graduated Payment Rider Planned Unit Development Rider Other(s) [specify] BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it. Signed, sealed and delivered in the presence of: VONNE B. **GREENVILLE** STATE OF SOUTH CAROLINA. Kelly Bolt and made oath that s(he) saw the Before me personally appeared . . . within named Borrower sign, seal and as their act and deed, del Mortgage: and that (s)he with Charles Grove witnessed the execution thereof. their 🔔 act and deed, deliver the within written day of September (Seal) GREENVILLE STATE OF SOUTH CAROLINA, J. Charles M. Groves

a Notary Public, do hereby certify unto all whom it may concern that Mrs. Younghe wife of the within named Victor C. Young did this day L Charles M. Groves appear before me, and upon being privately and separately examined by me, did declare that she does freely, voluntarily and without any compulsion, dread or fear of any person whomsoever, renounce, release and for ever relinquish unto the within named First Federal Savings and Loan Association of Spartanburg, its Successors and Action all beautiful and action and action and action of Spartanburg. and Assigns, all her interest and estate, and also all her right and claim of Dower, of, in or to all and singular the premises within mentioned and released. day of September 28th der my Hand And Seal, this Scace Below This Line Reserved RECORDED OCT 1 1984 100.14 STATE OF SOUTH CAROLINA **Valished and Cancellation** COUNTY OF Greenville \$55,000.00 FIRST FEDERAL SAVINGS FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION AND LOAN ASSOCIATION OF SPARTANBURG OF SPARTANBURG AND YVONNE

Lot 106 Seabury Dr., Merrifield P