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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 \$ 37,500.00

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 on default hereunder no desiciency 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 accomodations 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 this Mortgage.

Signed, sealed and delivered in the presence	Jimmy Ann H. Greenville	SpearmanCounty ss:	
Before me personally appeared. Jan within named Borrower sign, seal, and as he with Jennifer To Sworn before me this 14th	omanoyich, witnessed the day of December	ea, activer the within with he execution thereof.	Helen Mortgage, and mar
STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE Jimmy F. and Ann H. Spearman To First Federal Savings & Loan Association	MORTGAGE Filed this 18th day of	December A. D. 1978 at 11:52 o'clock A. M., and Recorded in Book 1453 Page 113 Fec. 5	R. M. CxxxXxxko66cmxXxXxXxXxXxXXXXXXXXXXXXXXXXXXXXXXXXX

RENUNCIATION OF DOWER

James C. Sarratt	, a Notary Public, do hereby certify unto all whom it may concern tha
Arc Ann H. Spearman	he wife of the within namedJi.mmyFSpearmandid this day
annear before me, and upon being privi	ately 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 foreve
relinquish unto the within named . FITSt	rederal Sayings & Loan Asan Successors and Assigns, at
her interest and estate, and also all her ri	ight and claim of Dower, of, in or to all and singular the premises within
relinquish unto the within named. First her interest and estate, and also all her ri	dread or fear of any person whomsoever, renounce, release and forest Federal Savings & Loan ASAN Successors and Assigns, ight and claim of Dower, of, in or to all and singular the premises with

mentioned and released.

Rearmant. Ann H. Spearman

JAMES C. SARRATT "arney-at-Law

○ Box 10293

RECORDED DEC 1 8 1978 at 11:52 A.M. 18331

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STATE OF SOUTH CAROLINA