[illegible] Mortgage or the Note secured hereby, Lender may, at Lender's option, declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding and may exercise any other remedy available to Lender under this Mortgage or under applicable law. Lender shall be entitled to collect all expenses incurred by Lender in pursuing the remedies provided in this paragraph 19, including, but not limited to, reasonable attorneys' fees and costs of title evidence. If Lender invokes the power of sale, Lender shall give notice of sale to Borrower in the manner provided by applicable law. Lender shall publish the notice of sale, and the Property shall be sold in the manner prescribed by applicable law. Lender or its designee may purchase the Property at any sale. The proceeds of the sale shall be applied in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable attorneys' fees; (b) to all sums secured by this Mortgage; and (c) the excess, if any, to the person or persons legally entitled to it.

Upon acceleration under paragraph 18 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by 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 Mortgage. The receiver shall be liable to account only for those rents actually received.

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 $ [illegible].

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.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Signed, sealed and delivered
in the presence of:

John G. Cheros

[illegible]

Terry A. Kilbreth ..... (Seal)
Borrower

Sarah H. Kilbreth ..... (Seal)
Borrower

State of South Carolina Greenville County ss:

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

Sworn to before me, this 11th day of January, 1979.

[illegible] (L.S.) John G. Cheros

Notary Public for South Carolina
My Comm. expires 4/7/79

State of South Carolina Greenville County ss:

I, Dale H. Boleman, a Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs. Sarah H. Kilbreth, the wife of the within named Terry A. Kilbreth, did this day 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, release and forever relinquish unto the within named [illegible], their Successors and Assigns, all her interest and estate, and also her right and claim of Dower of, in or to all and singular the premises within mentioned and released.

Given under my Hand and Seal, this 11th day of January, 1979.

[illegible]

Notary Public for South Carolina
My Comm. expires 4/7/79

RECORDED JAN 12 1979 at 2:30 P.M. 21277

STATE OF SOUTH CAROLINA,
COUNTY OF GREENVILLE

To

Terry A. Kilbreth
and Sarah H. Kilbreth

South Carolina Federal Savings
and Loan Association

MORTGAGE

Dated the 11th day of
January, 1979

at 2:30 o'clock P. M.
and Recorded in Book 1455

Page 923 for

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

Greenville County, S. C.

Amount $ [illegible]

Attorneys at Law
Greenville, S. C.

4328 RV.2