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 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 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 of:

STATE OF SO	UTH CAROLINA, personally appeared Borrower sign, seal, and	Joanne B.	Ross		Co	ounty ss:	elline.	(Seal)Borrower (Seal)Borrower
Sworn before n  Notary Public for Son  My Commission expire	with . William . B ne this 9th	day of .	<b>W</b> i	tnessed the e	xecution to . 79	iereoi.	Ross.	Esst Ct.
MAR 9 1979 X 35555 "ILLIAM D. JAMES A STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE	JEFFCO ENTERPRISES, INC.	First Federal Savings & Loan ASSOCIATION	MORTGAGE	Filed this 9th day of March , A. D. 19 79,	at 3:47 o'clock P. M., and Recorded in Book 1459	Page 411 Fee, \$	R. M. C. oxXerkobGounxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	Pt. lot 2 East Lee Rd. & Lee Lee
I,	der my Hand and Seal,	this	Notary For the with the separa of fear of the claim of th	Public, do her hin named tely examine f any person	eby certify  ed by me, whomsoev  in or to al	unto all did dec ver, renc its S l and sir	whom it may codi lare that she do ounce, release ar Successors and A ngular the premi	es freely, and forever assigns, all ses within

1328 KV-2