20. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 18 hereof or

abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

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 attorney's fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

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:		
Mm Off	ichard A. Bayer	(Seal) -Borrower
VIII a. J. Carle	Jamula D. Lau amela B. Bayer	(Seal) —Borrower
STATE OF SOUTH CAROLINA, Greenville	County ss:	
Before me personally appeared Debra L. Coyle and made oath that she saw the within named Borrower sign, seal, and as their act and deed, deliver the within written Mortgage; and that she with Thomas M. Patrick, Jr witnessed the execution thereof. Sworn before me this 23rd day of April 1990 Notery Public for South Carolina Thomas M. Patrick, Jr. My commission expires 7 April 1980 STATE OF SOUTH CAROLINA, Greenville Coyle County ss:		
I. Thomas M. Patrick, Jr., a Notary Public, do hereby certify unto all whom it may concern that Mrs. Pamela B. Bayer the wife of the within named Richard A. Bayer 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, renounce, release and forever relinquish unto the within named Fidelity Federal Savings & Loan ., its Successors 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. Given under my Hand and Seal, this 23rd day of . April 19.79		
Notary Public for South Carolina Thomas M. Patrick, Jr. My commission expires 7 April 1980 Line Reserved	Pamela B. Bayer	0,
My commission expires 7 Aprile 1980s Line Reserved RECORDED APR 23 1979 at 11:40 A.M.		<u>,</u>
	30747	F. 0
A SOTTEN SOUTH SOU	the R. M. C. for Greenville Coursy, S. C., at 11:40 clock Ast. Apr. 23., 19.79 and recorded in Real - Estate Mortgage Book 1464 at page R.M.C. for G. Co., S. C. R.M.C. for G. Co., S. C.	\$45,200.00 ot 144 por 145 Cleveland rails End

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