and effect as if no acceleration had occurred. 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.

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 \$... NONE

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. William L. Hunter

24. Notwithstanding anything herein contained to the contrary / James Anderson Nelson, Jr., C. Dan Joyner, and James E. Jones, Jr., shall have no personal liability for the payment of the indebtedness secured by this mortgage nor for the performance of any of the covenants and agreements hereinabove set forth. The liability of the said James Anderson Nelson, Jr., C. Dan Joyner and James E. Jones, Jr., hereunder

shall be limited solely to their respective rights, title and interest in and to the property herein conveyed.

25. In the event of any default in this mortgage or the note which it secures, the mortgagee agrees that prior to instituting any action to foreclose this mortgage it will give notice to James Anderson Nelson, Jr., c/o Donald R. McAlister, P.O. Box 10045, Greenville, S. C., 29603: and to C. Dan Joyner, William L. Hunter and James E. Jones, Jr. at P.O. Box 5757, Greenville, S.C. 29606, and granting a period of fifteen days after such notice during which the default may be cured.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

SMITH

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Signed, sealed and delivered in the presence of: Lindo D. Lan (Seal) ---Borrower ..(Seal) -Borrower James Anderson Nelson,

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