20. 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.

21. Waiver of Homestead. Borrower hereby waives all rights of homestead exemption in the Property.

22. Waiver of Right of Appraisal. Borrower hereby waives the right to assert any statute providing appraisal rights which may reduce any deficiency judgment obtained by Lender against Borrower in the event of foreclosure under this Mortgage.

REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Signed, sealed and delivered in the presence of:

Delores S. Campbell — John C. Toke (Seal) - Borrower

Mary A. Fairchild — Maryann H. Toke (Seal) - Borrower

STATE OF SOUTH CAROLINA, Greenville County ss:

Before me personally appeared Mary A. Fairchild 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 Delores S. Campbell witnessed the execution thereof.

Sworn before me this 8th day of January, 1981.

Mary A. Fairchild (Seal) — Mary A. Fairchild

Notary Public for South Carolina

My commission expires: 3-22-81 — Delores S. Campbell

RENUNCIATION OF DOWER

STATE OF SOUTH CAROLINA, Greenville County ss:

I, Delores S. Campbell, a Notary Public, do hereby certify unto all whom it may concern that Mrs. John C. Toke, the wife of the within named John C. Toke, 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 South Carolina Federal S & L, 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 8th day of January, 19 81.

Delores S. Campbell — Maryann H. Toke

Notary Public for South Carolina

My Commission Expires: 3-22-81

RECORDED JAN 9 1981 at 4:00 P.M. 20000

(Space Below This Line Reserved For Lender and Recorder)

STATE OF SOUTH CAROLINA.

COUNTY OF

To

South Carolina Federal Savings & Loan Association

MORTGAGE

Filed this 9th day of Jan., A. D. 19 81, at 4:00 o'clock P.M., and Recorded in Book 1529 Page 775

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

$12,000.00

Lot 7 Kent Lineth SEC 4 WELLINGTON GREEN

JAN 9 1981 20000

4328 RV.2