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 WIENESS WHEREOF, Borrower has executed this Mortgage. Signed, sealed and delivered in the presence of: Males Elles S. Layne . (Seal) . (Seal) -Borrower Before me personally appeared Judy. S. Payne. 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 Sworn before me this 13th day of November . (Seal) Notary Public for South Carolina My commission expires: 10/17/89 GREENVILLE .County ss: STATE OF SOUTH CAROLINA...... [Charles E. McDonald, Jr. ... a Notary Public, do hereby certify unto all whom it may concern that Mrs. Lesia E. Ochs the wife of the within named Robert C. Ochsdid 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. Carolina National Mortgage Investments 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. 13th Notary Public for South Carolina My commission expires: 10/17/89 (Space Below This Line Reserved For Lender and Recorder) RECORDED NOV 1 3 1981 at 4:43 P:M. 12029 \$115,000.00 Lot 1 Fisher Kd. "Terra Oaks" CAROLINA NATIONAL MORTGAGE the R. M. C. for Greenville County, S. C., at 4:43 o'clock P.M. Nov. 13, 19,81 Filed for record in the Office of and recorded in Real - Estate R.M.C. for G. Co., S. C. COUNTY OF GREENVILLE OBERT C. OCHS AND LESIA E. OCHS INVESTMENT CO. TINC. Mortgage Book at page 736 ROBERT

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SEPHERS !