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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 accommodations 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.

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	RENUNCIATION OF DOWER STATE OF SOUTH CAROLINA,Greenyille																

William J.	Long	a Notary Pu	blic, do hereby certify unto all whom it	may concern that
			n named John . C Henderson	
			ly examined by me, did declare that	
voluntarily and without a	ny compulsion,	dread or fear of	any person whomsoever, renounce, re	elease and forever
relinquish unto the within	namedF.irst.F	ederal of Sout	th. Carolinaits Successo	rs and Assigns, all
her interest and estate, an	d also all her ri	ight and claim of I	Dower, of, in or to all and singular th	e premises within
mentioned and released.		2åth	Pacamban	91

Given under my Hand and Seal, this 24th day of December 1981

Notary Public for South Carolina 9-6088

RECORDED JAN 8 1982

at 3:36 P.M.

157.15

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THE RESERVE