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.

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.

Signed, sealed and delivered in the presence of: -Borrower LAWRENCE E. McNAIR (Seal) Handmade oath that. he staw the Before me personally appeared act and deed, deliver the within written Mortgage; and that madberinessed the execution thereof. Acs Hwy 29 (Wade Hampton Bivd.) R. M. C. JEKOGHINSOKKANAKUN EXAKKIN EN SOUTH CAROLINA E. McNAIR SOUTH CAROLINA and Recorded in Book 210,000.00 LAWRENCE 266 STATE OF February Bozeman COUNTY OF 1.04 Filed this Page

RENUNCIATION OF DOWER

STATE OF SOUTH CAROLINA, STATE OF SOUTH CAROLINA, SANOTARY Public, do hereby certify unto all whom it may concern that Mrs. MULCA MANOTARY Public, do hereby certify unto all whom it may concern that Mrs. Mulca Manotary Public, do hereby certify unto all whom it may concern that Mrs. Mulca Manotary Public, do hereby certify unto all whom it may concern that Mrs. Manotary Public, do hereby certify unto all whom it may concern that Mrs. Manotary Public, do hereby certify unto all whom it may concern that Mrs. Manotary Public, do hereby certify unto all whom it may concern that Mrs. Manotary Public, do hereby certify unto all whom it may concern that Mrs. Manotary Public, do hereby certify unto all whom it may concern that Mrs. Manotary Public of Sun under 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 FIRST FEDERAL, SAYINGS & LOAN ASSN. 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 thy Hand and Seal, this Manotary Public for Sun Grand Manotary

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