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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 \$\_

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.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

	Gina K.	McKay O.K.	Hay	) Da	yid B. Wel Sulfy J etty F. Wel			(Seal) —Borrower (Seal) —Borrower
	Before mo	e personally ap Borrower sign with G me this	opearedl , seal, and as ina. K Ishe	Lynne H. McKa .her	ya ct and deed, de tnessed the exe	nd made oath the cliver the within the ecution thereof.	atshe	saw the ge; and that
Bozentan, Grayson & Smith, Attorneys	STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE	David B. Welborn and Betty F. Welborr	To First Federal of South Carolina	MORTGAGE	Filed this 10th day of April , A. D. 19.84.	at 11:15 o'clock A. M., and Recorded in Book 1656  Page 436 Fee, \$	R. M. C. &PORTICE County, S. C.	\$ 21,844.26 1.06 Acs Sulphur Springs Rd. PAris Mt

## RENUNCIATION OF DOWER

STATE OF SOUTH CAROLINA, GREENVIL	LE County ss:
Mrs Betty. F., Welborn the wife of the appear before me, and upon being privately and submitted and without any compulsion, dread or for relinquish unto the within named. First Federal	stary Public, do hereby certify unto all whom it may concern that he within named. David B. Welborn did this day separately examined by me, did declare that she does freely, fear of any person whomsoever, renounce, release and forever of South Carolina its Successors and Assigns, all aim of Dower, of, in or to all and singular the premises within
mentioned and released.	d day of March 19.84
Notany Public for South Carolina	(Seal) Betty F. Welborn

Notary Public for South Carolina ..... Nowell, JII

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