

19. Acceleration; Remedies. Lender shall give notice to Borrower... following Borrower's breach of any covenant or agreement in this Security Instrument...

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property, Lender (by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property...

21. Release. Upon payment of all sums secured by this Security Instrument, this Security Instrument shall become null and void. Lender shall release this Security Instrument without charge to Borrower.

22. Waivers. Borrower waives all rights of homestead exemption in the Property. Borrower 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 Security Instrument.

23. Future Advances. The lien of this Security Instrument shall secure the existing indebtedness under the Note and any future advances made under this Security Instrument up to one hundred fifty percent (150%) of the original principal amount of the Note plus interest thereon, attorneys' fees and court costs.

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

- [X] Adjustable Rate Rider [ ] Condominium Rider [ ] 2-4 Family Rider
[ ] Graduated Payment Rider [ ] Planned Unit Development Rider
[ ] Other(s) [specify]

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Signed, sealed and delivered in the presence of:

Signatures of Alicia L. Hilley, James A. Nickles, William B. James, and Margaret A. Nickles with their respective names and titles.

STATE OF SOUTH CAROLINA, Greenville, County ss:

Before me personally appeared, Alicia L. Hilley 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 William B. James witness the execution thereof.

Sworn before me this 1st day of August, 1984. Signatures of Notary Public and Alicia L. Hilley.

STATE OF SOUTH CAROLINA, Greenville, County ss:

I, William B. James, a Notary Public, do hereby certify unto all whom it may concern that Mrs. Margaret A. Nickles the wife of the within named James A. Nickles did this day appear before me, and upon being privately and separately examined by me, did declare that she does so voluntarily and without any compulsion, dread or fear of any person whatsoever, renounce, release, convey, and forever relinquish unto the within named Alliance Mortgage Company 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 1st day of August, 1984. Signatures of Notary Public and Margaret A. Nickles.

Space Below This Line is Reserved For Lender's Use Hereafter. Signature of Margaret A. Nickles.

(Continued on next page)

WILLIAM B. JAMES