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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.

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.

IN WITNESS WHEREOF, Borrower has executed this Mortgage. Signed, sealed and delivered in the presence of: ....(Seal) ..(Seal) -Borroaer **ALABAMA** Before me personally appeared... Sue Pentecost ...... and made oath that ... (s) he ..... saw the within named Borrower sign, seal, and as ...their ..... act and deed, deliver the within written Mortgage; and that ...(s) he ..... with Beth Carter ...... witnessed the execution thereof. Sworn before my this, .... 26th .... day of ... December ..., 19.75... Notary Public for SEXESPECIAL Alabama My commission expires: 4-6-78 Sandra L. Robinson ..., a Notary Public, do hereby certify unto all whom it may concern that Mrs. Mary Frances Tarver ... the wife of the within named ... Russell I. Tarver .... did 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 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. Mary Frances Tarver Notary Public for SENDERMENT Alabama My commission expires: 4-6-78(Space Below This Line Reserved For Lender and Recorder) RECORDED DEC 3 0 1975 At 3:19 P.M. # 16665 Lot 193, Cor. Rollingwood Ed., RECORDING FEE and recorded in Real - Estate County, S. C., at 3:19 Filed for record in the Office of Mortgage Book P. M. Dec. 30, R.M.C. for G. Co., S.

TODD & MANN CEATHERWOOD, WALKER,

Royal Oak Rd.&

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