

date of execution of this Mortgage, or Borrower shall fail to pay any sum due under the Note and fails to curing Future Advances, it may, at its option, foreclose upon the title to the property, or exercise any other rights available to it under the terms and conditions of this Mortgage, or Borrower shall fail to pay any sum due under the covenants and agreements of Borrower contained in this Mortgage and in addition Lender's remedies as provided in paragraph 18 hereof, including, but not limited to, reasonable attorney fees and (d) Borrower takes such actions as Lender deems reasonably requisite to assure that the sum of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unpaid. Upon such payment and cure by Borrower, this Mortgage and the sums secured hereby shall remain in full force and effect as if no acceleration had occurred.

**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 final liquidation 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 final liquidation 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, net including sums advanced in accordance herewith to protect the security of this Mortgage, exceed the original amount of the Note plus US \$ .00.

**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:

Kathy H. Brissey  
Ronald F. Barber

STATE OF SOUTH CAROLINA GREENVILLE

Hartwell M. Smith, Sr. (Seal)  
Hartwell M. Smith, Sr. —Borrower  
Jane M. Smith (Seal)  
Jane M. Smith —Borrower

County ss:

Before me personally appeared Kathy H. Brissey 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  
she with Ronald F. Barber witnessed the execution thereof.  
Sworn before me this 9th day of December 1977.

RONALD F. BARBER (Seal)  
Notary Public for South Carolina—My commission expires 1/15/85.

Kathy H. Brissey

County ss:

I, Ronald F. Barber  
Mrs. Jane M. Smith

, a Notary Public, do hereby certify unto all whom it may concern that the wife of the within named Hartwell M. Smith, Sr. 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 whatsoever, renounce, release and forever relinquish unto the within named GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, 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 9th day of December 1977.

RONALD F. BARBER (Seal)  
Notary Public for South Carolina—My commission expires 1/15/85.

JANE M. SMITH  
Jane M. Smith

Space Below This Line Reserved for Lender and Recorder.

RECORDED DEC 12 1977 At 1:29 P.M.

17809

BRISEY, BRISSEY & SMITH, P.A. 121977  
100 W. Main Street, Suite 2001  
Greenville, South Carolina 29601

STATE OF SOUTH CAROLINA 17809  
COUNTY OF GREENVILLE  
HARTWELL M. SMITH, JR. AND  
JANE M. SMITH

TO GREER FEDERAL SAVINGS AND  
LOAN ASSOCIATION

Filed for record in the Office of  
the R. M. C. for Greenville  
County, S.C. at 1:29 o'clock  
P.M. Dec. 12, 1977  
and recorded in Real Estate  
Mortgage Book 2118  
at page 264.

R.M.C. for G. Co., S.C.

\$ 31,550.00  
Lot 4, Kimbrell Rd. Cunningham Acres,  
Sec. 5  
[4328 RV-2]