prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage, the Note and notes securing Future Advances, if any, had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage and in enforcing Lender's remedies as provided in paragraph 18 hereof, including, but not limited to, reasonable attorney's fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations 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

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:
Frances H. Rhodes —Borrower
Seal) -Borrower
STATE OF SOUTH CAROLINA,
Before me personally appeared. Brafferd within manied Borrower sign, seal, and as her act and deed, deliver the within written Mortgage; and that within named Borrower sign, seal, and as her act and deed, deliver the within written Mortgage; and that
Sworn before me this 30th day of September 19.
(Seal) Brill W. When
within named Borrower sign, seal, and as
STATE OF SOUTH CAROLINA,
I,
mentioned and released. Given under my Hand and Seal, thisday ofday of
Notary Public for South Carolina
(Space Below This Line Reserved For Lender and Recorder)
In addition to and together with the monthly payments of principal and interest under the terms of the Note secured hereby, the mortgager promises to pay to the mortgagee a monthly premium necessary to carry private mortgage guaranty insurance until the principal balance reaches 80% of the original sales price or appraisal, whichever is less. The estimated monthly premium for the first nine years will be .028% of the
less. The estimated monthly premium for the first line years amount of the original amount of the loan for 95% loans and .022% of the original amount of the loan on 90% loans. The estimated monthly premium for each year thereafter will be loan on 90% loans. The mortgagee may advance this

.01% of the original principal balance of this loan. The mortgagee may advance this

10644

premium and collect it as part of the debt secured by the mortgage if the mortgagor fails to pay it.

at 3:31 P.M. recombal OCT 3