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.

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.

Signed, scaled	and deliver	ed in the presence of	: <i>i</i>	16	hig	J.t.	tigge	(Seal) —Borrower (Seal) —Borrower
Before m	Borrower si with	appeared Lisa. ign, seal, and as William J. Lor 20th day	Greenville Martin his ac of January. (Seal)		and m	ade oath that the within won thereof.	she	saw the; and that
STATE OF SOUTH CAROLINA,	Joshua J. Higgins	To First Federal Savings and Loan P. O. Box 408 Greenville, SC 29602	MORTGAGE	26th	at 3:31 o'clock P.M.	and Recorded in Book 1530 Page 904 Fee, \$	R. M. C. XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	\$5,000.00
I, Mrs appear befovoluntarily arelinquish urher interest amentioned ar	re me, and and without ito the within and estate, a nd released. nder my Han	ROLINA,	, a Notary P wife of the with ly and separat ead or fear of t and claim of	ublic, do in namec ely exam any pers Dower, c	hereby certained by a son whom of, in or to day of	rtify unto all me, did dec soever, reneits o all and sin	or unmarried s: whomit may contain that she do ounce, release and Angular the premi	oncern that id this day oes freely, nd forever Assigns, all ises within
_	expires							