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20. 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.

21. Waiver of Homestead. Borrower hereby waives all rights of homestead exemption in the Property.

22. Waiver of Right of Appraisal. Borrower hereby 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 Mortgage.

REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Signed, sealed and delivered in the presence of: Jackie M. Heward State Of South Carolina. Green Before me personally appeared. Jackie within named Borrower sign, seal, and as the She. with Will Sworn before me this 8.th day of William S. Marina My commission expires: 9-90	e M. Howard and made of eir act and deed, deliver the liam S. Harrill, Jraitnessed January 19.82.	oath that
My commission expires:		
RENUNCIATION OF P OWER		
STATE OF SOUTH CAROLINA Greenville County ss:		
Mrs. Teresa B, Torpey the appear before me, and upon being privately ar and without any compulsion, dread or fear of within named Greer Federal Savings and also all her right and claim of Dower, of, i Given under my Hand and Seal, this	e wife of the within named	s. Alan Torpey did this day clare that she does freely, voluntarily clease and forever relinquish unto the ad Assigns, all her interest and estate, within mentioned and released.
14 N 4 E 1000	Beide In stime Pearwed for Lender and Recorder)—— 10:23 A.M.	16040
Filed for record in the Office of the R. M. C. for Greenville County, S. C., at 10:23 clock A.M. Jan 15, 1982 And recorded in Real - Estate Mortgage Book 1561 At page 543 R.M.C. for G. Co., S. C.		#2,500.00 Lot 179 Nottingham Rd. Shorwood Forest