

...the highest...
 ...the first available...
 ...the lien or any indebtedness to the...
 ...attaching to or assessed against the property...
 ...retained by the Government...
 ...the property in a good and husband...
 ...the Government from time to time...
 ...impairment of the security covered hereby, or...
 ...oil, gas, coal, or other minerals except as may be...
 (11) The Government shall have the right to...
 (12) Notwithstanding any other law, the Government shall have the sole and exclusive right to...
 (13) At all reasonable times the Government and its agents may inspect the property to ascertain whether the covenants and agreements...
 (14) The Government may extend and defer the maturity of and renew and reamortize the debt evidenced by the note or any indebtedness...
 (15) If at any time it shall appear to the Government that Borrower may be able to obtain a loan from a production credit association...
 (16) Default hereunder shall constitute default under any other real estate, or under any personal property or other, security instrument...
 (17) SHOULD DEFAULT occur in the performance or discharge of any obligation secured by this instrument, or should any one of the parties named as Borrower die or be declared an incompetent, a bankrupt, or an insolvent, or make an assignment for the benefit of creditors...
 (18) The proceeds of foreclosure sale shall be applied in the following order to the payment of: (a) costs and expenses incident to enforcing or complying with the provisions hereof...
 (19) As against the debt evidenced by this note and any indebtedness to the Government hereby secured, with respect to the property, Borrower (a) hereby relinquishes, waives, and conveys all rights, inchoate or consummate, of descent, dower, curtesy, homestead, valuation, appraisal, and exemption...
 (20) This instrument shall be subject to the present regulations of the Farmers Home Administration, and to its future regulations not inconsistent with the express provisions hereof.
 (21) Notices given hereunder shall be sent by certified mail, unless otherwise required by law, addressed, unless and until some other address is designated in a notice so given, in the case of the Government to Farmers Home Administration, United States Department of Agriculture, at Columbia, South Carolina 29201, and in the case of Borrower to him at his post office address stated above.

IN WITNESS WHEREOF, Borrower has hereunto set Borrower's hand(s) and seal(s) the day and year first above written.
 Signed, Sealed, and Delivered in the presence of:

Barbara G. [Signature]
 (Witness)
John W. [Signature]
 (Witness)

Franklin D. Shepherd Jr. (SEAL)
Diana U. Shepherd (SEAL)