[illegible]

[illegible]

(6) [illegible]

(9) [illegible] necessary for ordinary domestic purposes.

(10) [illegible]

(11) [illegible] and to the enforcement of or the compliance with the provisions hereof [illegible] before or after default, including but not limited to costs of foreclosure [illegible] other assessments, assessments, taxes, [illegible] and [illegible] the property.

(12) Neither the property [illegible] without the written consent of the Government. [illegible] mortgage hereunder, including but not limited to [illegible] secured hereby [illegible] the Government.

(13) At all reasonable times the Government and its agents shall have the right of [illegible] contained herein or any supplementary agreement or in the performance.

(14) The Government may extend and defer the maturity of, forbear and refrain from [illegible] to the Government secured hereby, release from liability [illegible] release portions of the property from and subordinate the lien hereof, and waive any rights [illegible] to the Government of Borrower or any other person [illegible] as specified in the Government's writing.

(15) If at any time [illegible] a Federal land bank or other responsible [illegible] and periods of time, Borrower will upon the Government's request [illegible] and any indebtedness secured hereby and to pay [illegible] such loan.

(16) Default hereunder shall constitute default under any other real estate, or under any personal property, mortgage, security instrument held or insured by the Government and executed or assumed by Borrower, and default under any such other security instrument shall constitute default hereunder.

(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, the Government at its option, with or without notice, may declare the entire unpaid balance of the note and any indebtedness to the Government hereby secured immediately due and payable, [illegible] of Borrower or and pay reasonable expenses for repair or maintenance of and take possession of, operate or rent the property, [illegible] application to the [illegible] of this instrument, without notice of hearing of said application, have a receiver appointed for the property, with the usual powers of receivers in like cases, (b) foreclose this instrument as provided herein or by law, and (c) exercise any and all other rights and remedies now or hereafter or in present or future law.

(18) The proceeds of foreclosure sale shall be applied in the following order: to the payment of all costs and expenses incident to enforcing or complying with the provisions hereof, to any prior liens required by law or a competent court to be so paid, to the debt evidenced by the note and all indebtedness to the Government secured hereby, to inferior liens of record required by law or a competent court to be so paid, or at the Government's option, any other indebtedness of Borrower owing to or insured by the Government, and the balance to Borrower. At foreclosure or other sale of all or any part of the property, the Government and its agents may bid and purchase as a stranger and may pay the Government's share of the purchase price by crediting such amount on any debts of Borrower owing to or insured by the Government, in the order prescribed above.

(19) Borrower recognizes that, pursuant to Federal law, the Government will not be bound by any present or future State laws, (a) providing for valuation, appraisal, homestead or exemption of the property, (b) prohibiting maintenance of an action for a deficiency judgment or limiting the amount thereof or the time within which such action may be brought, or prescribing any other statute of limitations, (c) allowing any right of redemption or possession following any foreclosure sale, or (d) limiting the conditions which the Government may by regulation impose, including the interest rate or service charge, as a condition of approving a transfer of the property to a new Borrower. Borrower expressly waives the benefit of any such State law.

(20) If any part of the loan for which this instrument is given shall be used to finance the purchase, construction or repair of property to be used as an owner-occupied dwelling (herein called "the dwelling") and if Borrower intends to sell or rent the dwelling and has obtained the Government's consent to do so, (a) neither Borrower nor any person acting for him will, after receipt of a bona fide offer, refuse to negotiate for the sale or rental of the dwelling to any one because of race, color, religion or national origin, and (b) Borrower recognizes as illegal and hereby disclaims, and will not comply with or attempt to enforce any restrictive covenants on dwelling relating to race, color, religion or national origin.

(21) 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.

(22) Notices given hereunder shall be sent by certified mail, unless otherwise required by law, addressed, unless and until some other address is designated as 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 the post office address stated above.

(23) If any provision of this instrument or application thereof to any person or circumstances is held invalid, such invalidity will not affect other provisions or applications of the instrument which can be given effect without the invalid provision or application, and to that end the provisions hereof are declared to be severable.

IN WITNESS WHEREOF, Borrower has hereunto set [illegible] the day and year first above written.

Signed, Sealed, and Delivered in the presence of

[illegible] (Witness) [illegible] **(SEAL)**

[illegible] (Witness) [illegible] **(SEAL)**