[illegible]

(8) I will keep the property insured as required from time to time under insurance [illegible]

(9) I will make improvements or additions to the property [illegible] in a good and workmanlike manner, comply with all laws, ordinances, and regulations affecting the property, [illegible] may prescribe, and not to abandon the property, or allow it to become vacant or deserted, [illegible] without the written consent of the Government, which consent, if given, may be withheld [illegible] necessary for efficient farming purposes.

(10) To comply with all laws, ordinances, and regulations affecting the property.

(11) To pay or reimburse the Government for expenses that [illegible] the property, the lien and priority hereof and to the enforcement of or the compliance with the provisions hereof and of the promissory note or other supplementary agreement evidencing the debt secured hereby, before or after default, including but not limited to costs of publication, [illegible] the property, costs of abstracting and certifying abstracts, all court costs, fees, interest, fees, [illegible] and attorneys' fees incurred by the Government in the premises.

(12) Neither the property nor any part or interest therein may be rented, assigned, sold, transferred, encumbered, voluntarily or otherwise, without the written consent of the Government. The Government shall have the right to foreclose its mortgage hereunder, including but not limited to the power of sale, [illegible] and the insured holder shall have any right, title or interest in or to the property [illegible].

(13) At all reasonable times the Government and its agents may inspect the property to determine whether the covenants and agreements contained herein or in any supplementary agreement are being performed.

(14) The Government may extend and defer the maturity of, and may release or modify the terms of, any indebtedness to the Government secured hereby, release from liability any party to such indebtedness, release portions of the property from and subordinate the lien hereof, and waive any other rights under, or alter, modify, or cancel any agreement hereof or the liability to the Government of Borrower or any other party [illegible] in writing as specified to the Government in writing.

(15) If at any time it shall appear to the Government that Borrower may be able to obtain a loan [illegible] a Federal land bank or other responsible lender [illegible] and grounds of time, Borrower will, upon the Government's request, apply for such loan [illegible] pay the note and any indebtedness secured hereby and to pay for any stock required in connection with such loan.

(16) Default hereunder shall constitute default under any other real estate, or under any personal property, or other 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 amount unpaid under the note and any indebtedness to the Government hereby secured immediately due and payable. Upon the request of Borrower, it may pay reasonable expenses for repair or maintenance of and take possession of, operate or rent the property; [illegible] upon application by it and upon proof of default under 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, and foreclose this instrument as provided herein or in law, and exercise any and all other rights and remedies provided herein 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 secured to 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 junior 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 the Government, and if any 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 debt of Borrower owing to or insured by the Government, in the order prescribed above.

(19) Borrower recognizes that, pursuant to Federal law, the Government is not subject to any present or future State laws providing for valuation, appraisal, homestead or exemption of the property, providing moratorium or other relief from 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, or allowing any right of redemption or possession following any foreclosure sale, or establishing the conditions which the Government may by regulation impose, including the interest rate of mortgage, 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 thereon (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 anyone authorized to act for him, will, after receipt of a bona fide offer, refuse to negotiate for the sale or rental of the dwelling or otherwise make it available for inspection, or otherwise deny the dwelling to anyone because of race, color, religion or national origin, and (b) Borrower recognizes as void 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 in a notice so given, in the case of Borrower to the last known address, and in the case of the Government to the Farmers Home Administration, United States Department of Agriculture, at Columbia, South Carolina 29201, and in the case of Borrower to the 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 this 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) Roger K. Henson (SEAL)

[illegible] (Witness) Brenda K. Henson (SEAL)

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