6. To use the loan evidenced by the note [illegible] purposes [illegible]

7. To pay when due all taxes, liens, judgments, encumbrances, and assessments [illegible] and promptly deliver to the Government without demand receipts [illegible]

8. To keep the property insured as required by and under insurance [illegible]

9. To maintain improvements in good repair and make repairs required by the Government [illegible] manner [illegible] may prescribe, and not to abandon the property [illegible] without the written consent of the Government [illegible] necessary for ordinary domestic purposes.

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

11. To pay or reimburse the Government for expenses [illegible] hereof and to the enforcement of or the compliance with the provisions hereof and [illegible] agreement [illegible] before or after default, including but not limited to [illegible] other instruments, attorneys' fees, trustees' fees, court costs and expenses [illegible] the property.

12. Neither the property nor any portion thereof or interest therein shall be [illegible] voluntarily or otherwise, without the written consent of the Government. [illegible] mortgagee hereunder, including but not limited to the power to grant consents, [illegible] insured holder shall have any right, title or interest in or to the lien [illegible] hereunder.

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

(14) The Government may extend and defer the maturity of and renew and reamortize the debt [illegible] indebtedness to the Government secured hereby, release from liability to the Government any party [illegible] release portions of the property from and subordinate the lien hereof, and waive any other rights hereunder, without affecting the lien [illegible] to the Government of Borrower [illegible] indebtedness [illegible] except as specified by the Government in writing.

(15) If at any time it shall appear to the Government that Borrower may be able to obtain a loan from [illegible] a Federal land bank [illegible] and periods of time, Borrower will, upon the Government's request, apply for and accept such loan [illegible] any indebtedness secured hereby and to pay for any stock [illegible] such loan.

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

(17) SHOULD DEFAULT occur in the performance or discharge of any obligation in [illegible] this instrument, or should any one of the parties named as Borrower die or be declared an incompetent, a bankrupt, [illegible] or make an assignment for the benefit of creditors, the Government at its option, with or without notice, may: (a) declare the entire amount unpaid [illegible] indebtedness to the Government hereby secured immediately due and payable, [illegible] and pay reasonable expenses for repair or maintenance of and take possession of, operate or rent the property, [illegible] of this instrument, without notice of hearing of said application, have a receiver appointed for the property, with the usual powers [illegible] cases, (d) foreclose this instrument as provided herein or by law, and [illegible] and all other rights and remedies provided herein or by present or future law.

(18) The proceeds of foreclosure sale shall be applied in the following order to the payment of [illegible] costs and expenses incident to enforcing or complying with the provisions hereof, [illegible] law [illegible] paid, [illegible] the debt evidenced by the note and all indebtedness to the Government secured hereby, [illegible] law or a competent court to be so paid, [illegible] at the Government's option, any other indebtedness of Borrower [illegible] the Government, and [illegible] any balance to Borrower. At foreclosure or other sale [illegible] 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 [illegible] of Borrower owing to or insured by the Government, in the order prescribed above.

(19) Borrower agrees that [illegible] present or future State laws, [illegible] providing for valuation, appraisal, homestead or exemption of the property, [illegible] a deficiency judgment or limiting the amount thereof or the time within which such action may be brought, [illegible] any other statute of limitations, (d) allowing any right of redemption [illegible] sale, [illegible] the conditions which the Government may by regulation impose, including the interest rate [illegible] 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 [illegible] a bona fide offer, refuse to negotiate for the sale or rental of the dwelling [illegible] because of race, color, religion, or national origin, and [illegible] comply with or attempt to enforce any restrictive covenants on dwelling relating to race, [illegible] 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 [illegible] Administration, United States Department of Agriculture, at Columbia, South Carolina 29201, and in the case of Borrower [illegible] 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 Borrower's hand(s) and seal(s) the day and year first above written.

Signed, Sealed, and Delivered in the presence of:

Elizabeth G. Johnson (Witness) .... (SEAL)

[illegible] (Witness) .... (SEAL)

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