[illegible]

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

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

9) To maintain improvements in good repair and make repairs required by the Government [illegible] in a workmanlike manner, comply with such farm conservation practices and farm and home management plans [illegible] as may be prescribed, and not to abandon the property, or cause or permit waste, [illegible] without the written consent of the Government, [illegible] release and other [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 reasonably necessary [illegible] hereof and to the enforcement of or the compliance with the provisions hereof [illegible] before or after default, including but not limited to costs of evidence of title or abstracts, filing fees, [illegible] other instruments, attorneys' fees, trustees' fees, court costs and expenses, [illegible] and [illegible] the property.

12) Neither the property nor any portion thereof or interest therein shall be leased, assigned, [illegible] voluntarily or otherwise, without the written consent of the Government. The Government shall have the [illegible] as mortgagee hereunder, including but not limited to the property, [illegible] insured holder shall have any right, title or interest in or to the [illegible] proceeds.

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

14) The Government may extend and defer the maturity of, and renew and modify the note [illegible] to the Government secured hereby, release from liability of the Government any party [illegible] from and subordinate the lien hereof, and waive any other rights [illegible] to the Government of Borrower or any other party [illegible] 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 lending agency [illegible] and periods of time, Borrower will, upon the Government's request, apply for such loan [illegible] any indebtedness secured hereby and to pay for any stock or membership required in connection with such loan.

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

17) SHOULD DEFAULT occur in the performance or discharge of any obligation secured by this instrument, [illegible] any one of the parties named as Borrower die or be declared an incompetent, a bankrupt, or insolvent, or make an assignment for the benefit of creditors, the Government at its option, without notice, may declare the entire unpaid principal balance and any indebtedness to the Government hereby secured immediately due and payable. [illegible] Borrower [illegible] and pay such expenses for repair or maintenance of and take possession of, operate or rent the property, [illegible] application to the property [illegible] instrument, without notice of hearing of said application, have a receiver appointed to take possession of the property, with the usual powers of receivers, [illegible] foreclose this instrument as provided herein or in law, and [illegible] in the 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 foreclosing or complying with the provisions hereof, [illegible] required by law, the unpaid principal balance of the debt evidenced by the note and all indebtedness to the Government hereby secured, [illegible] interest thereon as required by law, the unpaid principal balance to be so paid, and at the Government's option, any other indebtedness [illegible] the Government and the balance to Borrower. At foreclosure or other sale of the property, the Government may participate as a stranger and may pay the Government's share of the purchase price by crediting such amount on any indebtedness secured to the Government, in the order prescribed above.

19) Borrower hereby waives that, pursuant to Federal law, [illegible] provisions of state laws, providing for the valuation, appraisal, homestead or exemption of the property, a stay of execution on any judgment or limiting the amount thereof or the time within which any such judgment may be enforced, or any other statute of limitations. By allowing any right of redemption, Borrower waives the right to redeem the property in which the Government may be regulation impose, including the payment of rent, [illegible] from Borrower. Borrower expressly waives the benefit of any statute of law.

20) If any part of the loan for which this instrument is given is for the purchase of real property to be used as an owner-occupied dwelling herein, and the Government [illegible] the owner's and has obtained the Government's consent [illegible] offer, refuse to negotiate for the sale of real property [illegible] owner-occupant dwelling, or be guilty of any other unfair or discriminatory practice in the business of race, color, religion, or national origin, or Borrower [illegible] to enforce any restrictive covenants or deed restrictions [illegible] such attempts to enforce such restrictive covenants or deed restrictions.

21) This instrument shall be subject to the present regulations of the Farmers Home Administration and to future regulations not inconsistent with the express provisions hereof.

22) Notices given hereunder shall be [illegible] addressed to Borrower at the address herein or such other address as designated in a notice so given in writing to the Government, addressed to the United States Department of Agriculture, Farmers Home Administration, [illegible]

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

IN WITNESS WHEREOF, Borrower has [illegible]

Signed, Sealed, and Delivered in the presence of:

Agnes D. Nickel (Witness) Charles A. Gardner (SEAL)

(Witness) (SEAL)

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