

debt or debts herein secured, and of this Deed of Trust, the entire debt or debts and all obligations secured hereby shall, at the option of the holder, become immediately due and collectible without notice, and the Trustee is hereby authorized to advertise the property above described at least three (3) different times in some newspaper published in the county where the sale is to be made, the first publication to be at least twenty (20) days previous to the sale, giving the names of the parties interested, describing the land in brief terms and mentioning the time, date the place of sale, or as otherwise provided by law; and to sell said property within the legal hours of sale at public outcry to the highest and best bidder for cash and in bar of all equities of redemption, statutory right of redemption, homestead, dower and all other rights and exemption of every kind, all of which are hereby expressly waived. The said Trustee, or his successor in trust, is authorized to make a deed to the purchaser(s). The Beneficiary may bid at any sale under this conveyance. The Grantor agrees that the Trustee may, at any time after default in any of the provisions or terms of this Deed of Trust, enter and take possession of said property and shall account only for net rents received by him.

The Grantor hereby transfers and assigns all its rights and interest, legal and equitable, in and to any rents, issues and profits of the above described property, whether due or to become due, the same to be payable, upon demand, to the Beneficiary, and to be applied to the indebtedness herein secured. Grantor shall use due care to keep the above described property, in such event, rented to responsible persons.

The Grantor agrees to keep all buildings and improvements on said property insured against fire and other hazards normally insured against for similar property in the same or similar locations and circumstances as the property above described, by some reliable fire insurance company or companies, such insurance to be in the amount of the fair market value of the improvements located on said property, or in such other amounts as may, from time to time, be specified by the Beneficiary until the total sum herein secured is fully paid, and to have any loss made payable on the policy to the Beneficiary, and all insurance shall be carried in companies approved by the Beneficiary and the policies and renewals thereof shall be held by the Beneficiary, and Grantor also agrees to keep the improvements of said property in good repair and preservation, and to pay all taxes and assessments, and to pay them when due and to promptly deliver the official receipts therefor to the Beneficiary, and in case the Grantor fails to do any of the foregoing, then the Trustee, or the Beneficiary herein secured, may do either, and charge and treat the amount so expended as a part of the debt herein secured.

Grantor agrees that any policy of insurance obtained or maintained hereunder shall be and is hereby assigned to the Beneficiary as collateral security for the indebtedness herein described, and in connection with foreclosure or otherwise, the Trustee hereunder is hereby appointed Grantor's attorney-in-fact and is so empowered to take all steps and do all things necessary or appropriate to transfer any unexpired policy of insurance to any purchaser of the above-described property or, at the option of the Trustee, such insurance policy may be cancelled by the Trustee and any return of unearned premiums credited against the indebtedness herein secured; in no event will a separate accounting be required of the Trustee with respect to any disposition of such insurance.

Should the Trustee herein, or the Beneficiary hereof, or both, be made a party to any suit at law or in equity involving the premises herein conveyed, said Trustee and/or said Beneficiary, or their successors and/or assigns, shall be allowed reasonable expenses, charges and attorney's fees on account of such proceedings, and the same shall be a further charge and a lien upon said premises and shall be enforced in the same manner as the principal obligation secured by this Deed of Trust, and the Beneficiary hereof is expressly authorized to add said charges and fees to the balance of the indebtedness secured hereby.

In the event of condemnation or eminent domain proceedings in connection with the property above described, all awards to Grantor shall be applied to reduction of the indebtedness herein secured.

In case any one or more of the Grantors of this Deed of Trust should desire to sell its interest in any of the real estate herein described, subject to this Deed of Trust, the Grantor agrees that it shall not sell nor convey same unless the owner or holder of the debt(s) herein secured shall first agree to such sale in writing; and, in case such a sale of said real estate is made without the prior written consent of said owner or holder, the entire debt or debts and all other obligations herein secured shall become immediately in default and due and collectible by sale under this Deed of Trust, without notice, at the sole option of any owner or holders of same.