

17. Governing Law: Severability. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Revolving Credit Agreement conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Agreement which can be given effect without the conflicting provision, and to this end, the provisions of this Mortgage and the Agreement are declared to be severable. As used herein, "costs", "expenses" and "attorneys fees" include all sums to the extent not prohibited by applicable law or limited herein.

18. Right to Rescind Future Advances. Although you generally have the right to rescind with each transaction on an account that is secured by your principal dwelling, Section 125(e) of the Truth in Lending Act provides an exception. Therefore, until September 30, 1985, we need not provide the right to rescind at the time of each credit extension made under this open-end credit plan if it is secured by your principal dwelling to the extent that the credit extended is in accordance with your previously established credit limit for this plan. After September 30, 1985, you will have the right to rescind each extension made under such secured open-end credit plan, whether this plan was established before or after this date, unless this provision of the Truth in Lending Act is otherwise amended.

19. Receipt of Documents. By signing below, you acknowledge receipt of a conformed copy of this Mortgage. Also, each of you acknowledge receipt, prior to becoming obligated, of a conformed copy of this Agreement and Initial Disclosure Statement, a copy of the Billing Rights Notice, and, if applicable, two copies of the Notice of Right to Cancel.

REQUEST FOR NOTICE OF DEFAULT  
\*\*\*\*\* AND FORECLOSURE UNDER SUPERIOR \*\*\*\*\*  
MORTGAGES OR DEEDS OF TRUST

Borrower and Lender request the holder of any mortgage or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, the Mortgagor has hereunto set his hand and seal, or if corporate, has caused this instrument to be signed in its corporate name by its duly authorized officers and its seal to be hereunto affixed by authority of its Board of Directors, the day and year first above written.

SIGNED, SEALED AND DELIVERED  
IN THE PRESENCE OF:

Julius A. [Signature]  
1st WITNESS

Nancy D. [Signature]  
2nd WITNESS

Henry T. Lancaster (SEAL)  
Henry T. Lancaster

Dorothy C. Lancaster (SEAL)  
Dorothy C. Lancaster

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