

"Transfer of the Property; Assumption. If all or any part of the Property or any legal, equitable or other interest therein is sold or transferred, voluntarily or involuntarily, without Lender's prior written consent, including without limitation, a sale by contract for deed, Lender may, at Lender's option, declare all the sums secured by this Mortgage to be immediately due and payable. Borrower covenants to notify Lender in writing prior to any sale or transfer described in the preceding sentence."

"If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with Paragraph 14 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by this Mortgage following acceleration of the debt secured hereby, without regard to the cure provisions of Paragraph 18 hereof."

"If Borrower shall have notified Lender in advance of any sale or transfer described in the first sentence of this Paragraph 17, as required hereby, and if Lender determines in its discretion that Borrower's intended transferee and the Property would qualify for a new loan in the amount of the unpaid balance of Borrower's existing loan, under Lender's underwriting criteria then in effect, and if Lender and such transferee enter into an assumption agreement satisfactory to Lender, which may provide for an assumption fee and adjustment of interest rate and other loan terms, then Lender shall not exercise its option to accelerate under this Paragraph 17 and shall release Borrower from further obligation under the Note and this Mortgage."

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

Herschel Caldwell (SEAL)  
HERSCHEL CALDWELL Borrower

Vicki Caldwell (SEAL)  
VICKI CALDWELL Borrower

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(SEAL)  
Borrower

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(SEAL)  
Borrower

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RECORDED JUL 31 1984 AT 10:43 A.M.

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