10. Borrower Not Released.

11. Forbearance by Lender Not a Waiver.

12. Remedies Cumulative.

13. Successors and Assigns Bound; Joint and Several Liability; Captions.

14. Notice.

15. Uniform Mortgage; Governing Law; Severability.

16. Borrower's Copy.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

17. Acceleration; Remedies.

18. Borrower's Right to Reinstate.

19. Assignment of Rents; Appointment of Receiver.

20. Future Advances. Upon request of Borrower, Lender, at Lender's option prior to release of this Mortgage, may make Future Advances to Borrower. Such future advances, with interest thereon, shall be secured by

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