

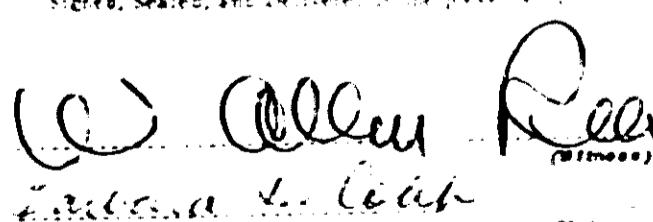
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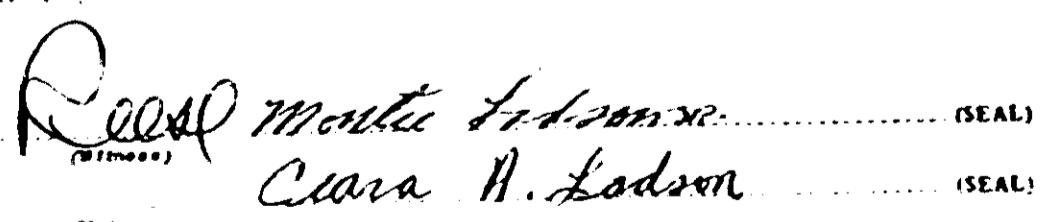
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1. To use the said evidence in their title to the property and to collect the same.
2. To pay when due all taxes, dues, charges, expenses, costs and assessments levied against the property, assessed against the property and paid by the Government, with regard thereto, and to make payment.
3. To keep the property in good condition as required by law and under the agreement, delivered to and referred to the Government.
4. To make all improvements or add repairs and make repairs to the property, in any ordinary and reasonable manner, comply with such farm construction regulations and farm home improvement rules as the Government from time to time may prescribe, and not to start any repair or construction, because of which costs, expenses, labor or materials will be incurred, without the written consent of the Government, which cost or expense so incurred shall be paid by the Borrower, except as may be necessary for the care, defense, safety, etc.
5. To comply with all laws, ordinances, and regulations affecting the property.
6. To pay or reimburse the Government for expenses reasonably necessary, in its opinion, to the care and protection of the property if the same are not otherwise provided for in the original supplemental agreement, whether before or after default, including taxes, interest, costs of evidence of title or any taxes of the property, or of holding this and other instruments, all these fees, expenses, fees, costs, etc., and expenses of advertising, sale, and removing the property.
7. Neither the property nor any part thereof, or interest therein, shall be leased, subleased, sold, exchanged, or otherwise alienated, except with the written consent of the Government. The Government shall have the sole and exclusive rights to alienate, or otherwise dispose of the property, subject to the power of eminent domain, condemnation, and all other proceedings, including but not limited to the power of eminent domain, condemnation, and all other proceedings, including but not limited to the power of eminent domain, condemnation, and all other proceedings.
8. At all reasonable times the Government and its agents may inspect the property to ascertain whether the covenants and agreements contained herein and any supplemental agreement are being performed.
9. The Government may amend and defer the maturity of and renew and reissue any debt evidenced by the note or any indebtedness to the Government secured hereby, release from time to time the Government and partly, or fully, the title to any part of the property from and subdue the same to the Government, and so affect the liability created or the liability to the Government, at the time of any such amendment, reissue, release, or otherwise modification of the note or any other credit instrument referred to the Government in writing.
10. If at any time it shall appear to the Government that it is necessary to do so, the Government may make a credit association, a Federal land bank, or other reliable institution, or any other organization, to furnish similar funds, and for similar purposes, and periods of time. Borrower, during the Government's request, shall pay to the Government, interest and principal, and any additional accrued interest, and to pay the necessary expenses in connection with such loan.
11. Default hereunder shall constitute default under any other real estate, or other personal property or other security instrument held or issued by the Government and executed or assigned by Borrower, and default under any such other security instrument shall constitute default hereunder.
12. SHOULD DEFAULT occur in the performance or discharge of any obligation accrued by this instrument, or should any one of the parties named as Borrower die or be declared an incompetent, a testamentary power of assignment for the benefit of creditors, the Government at its option, with or without notice to the Borrower, may require the entire amount unpaid under the note and any indebtedness to the Government secured hereby, due and payable, to the Government, and pay reasonable expenses for repair or maintenance of and take possession of all property of the Borrower, or any part thereof, or any part of this instrument, without notice of hearing of said application, hereinafter referred to as the "power of sale," given to the Government in like cases. In case of hearing of said application, there shall be no limitation on the usual powers of creditors in like cases. The power of sale shall be provided for in the law, and the right and remedies provided therein or by present practice shall be provided for in the law, and the right and remedies provided therein or by present practice.
13. The proceeds of foreclosure sale shall be applied in the following order: the payment of costs and expenses accrued to the date of foreclosing or completing with the provisions hereof; the taxes, rents, debts, required to be paid by a competent court to be so paid, or the fees expended by the court and all indebtedness to be so paid, and unpaid interest accrued required to be paid by a competent court to be so paid, etc., of the Government's option, in either effectiveness, to Borrower, except as issued to the Government, and if any sum to be so paid to the Government, or otherwise, for the payment of the Government and its agents may bid and purchase balance to Borrower, or foreclose or otherwise, for the payment of the Government and its agents may bid and purchase balance to Borrower, as a stranger and may pay the Government's share of the purchase price to the creditor, or any debts of Borrower owing him or issued to the Government, or the Government may do either.
14. However, or unless statutorily provided by Federal law, the Government will not be bound by any present or future State laws, or providing for valuation, appraisal, or otherwise, or exemption of the property, by giving the preference of an action for a deficiency judgment or limiting the amount recoverable on the note, within the state, upon which may be brought, or presenting any other statute of limitations, or allowing any right of redemption, or process, or following and foreclosure sale, or limiting the conditions which the Government may be required to impose, including the interest rate, or maintenance of appraisals, or transfer of the property to a new Borrower. Borrower expressly waives the benefit of any such statute law.
15. If any part of the property or any interest therein, shall be used to finance the purchase, construction or repair of property to be used as an agricultural dwelling, then the Government and Borrower intend to sell the dwelling and has obtained the Government's consent to do so, the Borrower may not refuse to accept, and, after making a bona fide offer, refuse to negotiate for the sale in regard of the dwelling or will otherwise make unavailable or deny the dwelling to anyone because of race, color, religion, or national origin, and the Borrower renounces all illegal and discriminatory, and will not comply with or attempt to enforce any restrictive covenants or developments relating to race, color, religion, or national origin.
16. This instrument shall be subject to the present regulations of the Farmers Home Administration, and to its future regulations not inconsistent with the express provisions hereof.
17. Notices given hereunder shall be sent by certified mail, unless otherwise required by law, addressed, unless and until some other address is designated in writing, as follows: in the case of the Government, Farmers Home Administration, United States Department of Agriculture, at Columbia, South Carolina, 29201 and in the case of Borrower, at his post office address stated above.
18. If any provision of this instrument or application thereon, or any provision of circumstances as herein provided, such provision or application, or any provision of circumstances as herein provided, such provision or application, and to that end the provisions herein are declared to be severable.

IN WITNESS WHEREOF, Borrower has hereunto set his or her hand and seal, the day and year first above written.

Signed, Sealed, and Delivered in the presence of:


W. Allen (Witness)
Lorraine L. Cook (Witness)


Ernest Morris Johnson (SEAL)
Clara A. Johnson (SEAL)

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