(6) To use the loan evidenced by the note [illegible] for the purposes [illegible].

(7) To pay when due all taxes, liens, judgments, or other charges and assessments [illegible] and promptly deliver to the Government without demand receipts evidencing such payments.

(8) To keep the property insured as required by and under the terms of [illegible] in favor of the Government.

(9) To maintain improvements on said property and have repairs required by the Government made to the property in a good workmanlike manner, to comply with such farm conservation or other soil and farm practices and the management plans of the Government [illegible] may prescribe, and not to abandon the property or to commit waste, impairment or deterioration of the property, and not to remove any improvements or any part thereof without the written consent of the Government, but to use such other proceeds or sales as may be determined necessary for operating purposes.

(10) To comply with all laws, ordinances and regulations affecting the property.

(11) To pay or reimburse the Government for expenses incurred in connection with the execution of this instrument and the enforcement of the note and all indebtedness secured hereby and to the enforcement of the covenants hereunder, including but not limited to costs of evidence of title and abstracts, title searches, title insurance, appraisal fees, court costs and other instruments, attorneys' fees, trustees' fees, court costs and expenses of foreclosure, and costs of the property.

(12) Neither the property nor any part thereof or interest therein shall be leased, sold, transferred, encumbered, hypothecated or otherwise [illegible] without the written consent of the Government. The Government may [illegible] mortgagee hereunder, including but not limited to the payment of [illegible] and indebtedness secured hereby, and the mortgagee or insured holder shall have all rights of the Government under this instrument.

(13) At all reasonable times the Government and its agents may inspect the property [illegible] terms and agreements contained herein or in any supplementary agreement are being performed.

(14) The Government may extend and defer the maturity of, refinance and reamortize the debt evidenced by the note and any indebtedness to the Government secured hereby, release from liability [illegible] the Government [illegible] parties thereto, release portions of the property from and subordinate the lien hereof, and waive any other right granted herein or in any other instrument [illegible] to the Government or Borrower [illegible] the Government in writing.

(15) If at any time [illegible] a Federal land bank or other qualified lender [illegible] and periods of time Borrower will [illegible] the Government [illegible] and all indebtedness secured hereby, and pay [illegible] such loan.

(16) Default hereunder shall constitute default under any other real estate, or under any personal property, security instrument held or insured by the Government and executed or assumed by Borrower, and default under any other security instrument shall constitute default hereunder.

(17) SHOULD DEFAULT occur in the performance or discharge of any obligation in this instrument, or should any one of the parties named as Borrower die or be declared an incompetent, a bankrupt, or insolvent, or make an assignment for the benefit of creditors, the Government at its option, with or without notice, may declare the entire unpaid principal balance and all indebtedness to the Government hereby secured immediately due and payable. [illegible] expenses for repair or maintenance of and take possession of, operate or rent the property [illegible] without notice of hearing of said application, have a receiver appointed for the property, with the usual powers of receivers in such cases, [illegible] foreclose this instrument as provided herein or by law, and [illegible] and all other rights and remedies provided herein or by present or future law.

(18) The proceeds of foreclosure sale shall be applied in the following order: to the payment of costs and expenses incident to foreclosing or complying with the provisions hereof, [illegible] required by law or a competent court to be paid, [illegible] the debt evidenced by the note and all indebtedness to the Government hereby secured, [illegible] required by law or a competent court to be so paid, [illegible] at the Government's option, any other indebtedness [illegible] to the Government and the balance to Borrower. At the Government's option or other sale [illegible] the Government and its agents may bid and purchase as a stranger and may pay the Government's share of the purchase price by crediting such amount on any debt then owing to or insured by the Government, in the order prescribed above.

(19) Borrower waives all rights of homestead, dower, law [illegible] present or future laws, providing for the exemption, appraisal, homestead or exemption [illegible] property, or providing maximum [illegible] a deficiency judgment or limiting the amount thereof or the time within which [illegible] may be brought, [illegible] other statutes of limitations. The following are rights of redemption [illegible] the Government may by regulation impose, including the interest rate [illegible] the property to a new Borrower. Borrower expressly waives the benefit of any such law.

(20) If any part of the loan for which this instrument is given shall be used to finance the purchase, construction or improvement of property to be used as an owner-occupied dwelling hereon, and the Government [illegible] dwelling and has obtained the Government's approval [illegible] offer, refuse to negotiate for the sale of the property [illegible] offer to take title in lieu of foreclosure, collateral pursuant to national origin and [illegible] Borrower [illegible] and agrees not to comply with or attempt to enforce any restrictions or covenants in dwelling relating to race, color, or national origin.

(21) This instrument shall be subject to the present regulations of the Farmers Home Administration and to future regulations not inconsistent with the express provisions hereof.

(22) Notices given hereunder shall be [illegible] addressed, unless and until some other address is designated in a notice so given, in the case of the Government to the Farmers Home Administration, United States Department of Agriculture, at Columbia, South Carolina [illegible] and in the case of Borrower at the post office address stated above.

(23) If any provision of this instrument or application thereof to any person or circumstance is held invalid, such invalidity will not affect other provisions or applications of [illegible] which can be given effect without the invalid provision or application, and to that end the provisions hereof are declared severable.

IN WITNESS WHEREOF [illegible]

Signed, Sealed, and Delivered in the presence of:

[illegible] (Witness) [illegible] (SEAL)

Barbara H. [illegible] (Witness) [illegible] (SEAL)

4328 RV.2