5. [illegible]

(7) To pay when due all taxes, liens, [illegible] and promptly deliver to the Government such receipts.

8) To keep the property insured as required by and under insurance [illegible] the Government [illegible]

(9) To maintain improvements on said property and make repairs required by the Government [illegible] manner comply with such farm conservation practices and farm and home management plans [illegible] may prescribe, and not to abandon the property, [illegible] without the written consent of the Government, [illegible] necessary for ordinary domestic purposes.

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

(11) To pay or reimburse the Government for expenses [illegible] hereof and to the enforcement of or the compliance with the provisions hereof and of the [illegible] agreement whether before or after default, including but not limited to [illegible] other instruments, attorneys' fees, trustees' fees, court costs, and expenses [illegible] the property.

(12) Neither the property nor any portion thereof or interest therein shall be leased, [illegible] voluntarily or otherwise, without the written consent of the Government. The Government shall have the [illegible] as mortgagee hereunder, including but not limited to the power to grant consents, [illegible] and the insured holder shall have an right, title or interest in and to the [illegible] hereunder.

(13) At all reasonable times the Government and its agents may inspect the property to ascertain whether the covenants and agreements contained herein or in any supplementary agreement are being performed.

(14) The Government may extend and defer the maturity of, and renew and reamortize the debt evidenced by the note or any indebtedness to the Government secured hereby, release from liability to the Government any party liable thereon, release portions of the property from and subordinate the lien hereof, and waive any other rights granted, without affecting the lien or priority hereof or the liability to the Government of Borrower or any other party liable on the note or indebtedness so secured, [illegible] as specified by the Government in writing.

(15) If at any time it shall appear to the Government that Borrower may be able to obtain a loan [illegible] credit association, a Federal land bank, or other responsible lender [illegible] and upon such terms and conditions, and for such purposes and periods of time. Borrower will, upon the Government's request, apply for such a loan [illegible] pay the note and any indebtedness secured hereby and to pay for any stock required to be purchased in connection with such loan.

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

(17) SHOULD DEFAULT occur in the performance or discharge of any obligation secured by this instrument, or should any one of the parties named as Borrower die or be declared an incompetent, a bankrupt, [illegible] or make an assignment for the benefit of creditors, the Government at its option, with or without notice, may declare the entire amount unpaid under the note and any indebtedness to the Government hereby secured immediately due and payable. [illegible] for the account of Borrower and pay reasonable expenses for repair or maintenance of and take possession of, operate or rent the property, [illegible] application to sale and proceeds, [illegible] this instrument, without notice of hearing of said application, have a receiver appointed for the property, with the usual powers in like cases, [illegible] exercise this instrument as provided herein or by law, and [illegible] 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 enforcing or complying with the provisions hereof, [illegible] prior liens required by law or a competent court to be so paid, [illegible] the debt evidenced by the note and all indebtedness to the Government secured hereby, [illegible] liens of record required by law or a competent court to be so paid, [illegible] at the Government's option, any other indebtedness of Borrower owing to the Government, and [illegible] balance to Borrower. At foreclosure or other sale of all or any part of the property, 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 of Borrower owing to or assumed by the Government, in the order prescribed above.

(19) Borrower recognizes that, pursuant to Federal law, the Government will be bound by any present or future State laws, providing for valuation, appraisal, homestead or exemption of the property, prohibiting maintenance of an action for a deficiency judgment or limiting the amount thereof or the time within which such action may be brought, or prescribing any other statute of limitations, [illegible] allowing any right of redemption in connection with any foreclosure sale, or [illegible] the conditions which the Government may by regulation impose, including the interest rate or rate-change, as a condition of approving a transfer of the property to a new Borrower. Borrower expressly waives the benefit of any such State law.

(20) If any part of the loan for which this instrument is given shall be used to finance the purchase, construction or repair of property to be used as an owner-occupied dwelling (hereinafter called "the dwelling") and if Borrower intends to sell or rent the dwelling and has obtained the Government's consent to do so, then neither Borrower nor anyone authorized to act for him, will after receipt of a bona fide offer, refuse to negotiate for the sale or rental of the dwelling or will otherwise make unavailable or deny the dwelling to anyone because of race, color, religion or national origin, and if Borrower or anyone acting for him does so, [illegible] will not comply with or attempt to enforce any restrictive covenants on dwellings relating to race, color, religion or national origin.

(21) 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.

(22) Notices given hereunder shall be sent by certified mail, unless otherwise required by law, addressed, unless and until some other address is designated in a notice so given, in the case of the Government to Farmers Home Administration, United States Department of Agriculture, at Columbia, South Carolina 29201 and in the case of Borrower to the post office address stated above.

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

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

Signed, Sealed, and Delivered in the presence of:

[illegible] (Witness) Gary E. Gant (SEAL)

[illegible] (Witness) Geraldean L. Gant (SEAL)

4328 RV-2