

...or condition of this mortgage while insured by the Govern-
ment, together with the incidents thereto, upon pay-
ment of the mortgage. Should Mortgagor be in default in any of the terms, conditions or
covenants hereof for more than 12 months, Mortgagee shall be entitled to receive the benefit of the mortgage
so far as it relates to the Government of (a) all Mortgagee's rights and interest arising under the mortgage so
far as it relates to the Government against Mortgagor or others, arising out of the mortgage transaction; (c) all
rights, claims, demands and all surety bonds and other guaranties and any and all claims thereunder relat-
ing to the mortgage; (d) any balance of the mortgage loan not advanced to Mortgagor; and
any other property held by Mortgagee, or to which he is entitled, as deposit made for the account of Mortgagor
in connection with the mortgage, in reduction of the principal of the mortgage indebtedness; and upon transfer to the Gov-
ernment of the original or copies of records, documents, books, papers and accounts relating to the mortgage transac-
tion as the Government prescribes. Upon such assignment and transfer, the Government shall pay to Mortgagee, in
cash, an amount equal to the value of the mortgage and the note secured hereby.

6. To pay, before the same shall become delinquent, all taxes, assessments, levies, liabilities, obligations and encum-
brances of every nature whatsoever which affect said property or Mortgagee's rights and interest therein under this mort-
gage, and to promptly deliver to the Government, without demand, receipts evidencing such payments.

7. Immediately upon the execution of this mortgage to provide, and thereafter continuously to maintain, fire insurance
policies and such other insurance policies as the Government may then or from time to time require upon the buildings
and improvements now situate or hereafter constructed in or upon said property. Said fire and other insurance policies
shall be deposited with the Government and shall be with companies, in amounts and on terms and conditions approved by
the Government.

7. Personally and continuously to reside on said property, and, with his own and his family labor, personally to op-
erate said property as a farm and for no other purpose; at all times to maintain said property in proper repair and good
condition; to commit or suffer no waste or exhaustion of said property; neither to cut nor remove any timber therefrom,
nor to remove, or permit to be removed, gravel, oil, gas, coal or other minerals, except such as may be necessary for ordi-
nary domestic purposes; promptly to effect such repairs to said property as the Government may require; to institute and
carry out such farming conservation practices and farm and home management plans as the Government shall, from
time to time, prescribe; and to make no improvements upon said property without consent by the Government.

8. To perform, comply with and abide by each and every stipulation, agreement, condition and covenant in said prom-
issory note, and in any extension or renewal thereof, and in any agreement supplementary thereto, and in any loan agree-
ment executed by Mortgagor on account of said indebtedness, and in any agreement with the Government in connection
with mortgage insurance, and in this mortgage contained.

9. To comply with all laws, ordinances and regulations affecting said property or its use.

10. That the indebtedness hereby secured was expressly loaned by Mortgagee to Mortgagor to enable Mortgagor
to purchase, repair, improve or enlarge said property, or refinance in connection with such improvement or enlargement,
or any combination of the aforesaid purposes, and that Mortgagor did or will use said moneys for the foregoing purpose.

11. That the Government, its agents and attorneys, shall have the right at all times to inspect and examine said
property for the purpose of ascertaining whether or not the security given is being lessened, diminished, depleted or im-
paired, and if such inspection or examination shall disclose, in the judgment of the Government, that the security given
or property mortgaged is being lessened or impaired, such condition shall be deemed a breach of the covenants of this
mortgage on the part of Mortgagor.

12. That all of the terms and provisions of the note which this mortgage secures, and of any extension or renewal
thereof, and of any agreement supplementary thereto, and of any loan agreement or mortgage insurance contract exe-
cuted by Mortgagor on account of said indebtedness, are hereby incorporated in and made a part of this mortgage as if the
same were set out in full herein, and shall be construed with said mortgage as one instrument.

13. That, without the Government's consent, no final payment of the indebtedness herein secured shall be made, nor
shall a release of Mortgagee's interest in and to said property or lien be made, within five (5) years from and after the
date of the execution of this mortgage.

14. That all awards of damages up to the amount of the indebtedness of Mortgagor to Mortgagee in connection with
any condemnation for public use of or injury to any of said property are hereby assigned and shall be paid to the Govern-
ment as collection agent for Mortgagee, who may apply same to payment of the installments last to become due under
said note, and Mortgagee is hereby authorized, in the name of Mortgagor, to execute and deliver valid acquittances therefor
and to appeal in the name of Mortgagor or Mortgagee from any such award.

15. That Mortgagor will record this mortgage at his expense in the office of the Register of Mesne Conveyances in
said County.

16. That should Mortgagor assign, sell, lease, enter into any sharecropping agreement upon, transfer or encumber said
property or any interest therein, voluntarily, involuntarily or otherwise, or should he abandon said property or become an
incompetent or be declared a bankrupt or an insolvent or make an assignment for the benefit of creditors, or fail to keep,
perform and comply with any covenant, warranty or condition in this instrument contained or referred to, without the
consent of Mortgagee and the Government, or upon the death of Mortgagor, the Government, upon succeeding to the rights
of Mortgagee, may declare the amount unpaid immediately due and payable and thereupon exercise any remedy pro-
vided herein or by law.

17. That, without in any manner affecting the right of Mortgagee to require and enforce performance at a subsequent
date of the same, similar or any other covenant, agreement or obligation herein set forth, and without affecting the liability
of any person for payment of any indebtedness secured hereby, and without affecting the lien created upon said property
or the priority of said lien, Mortgagee is hereby authorized and empowered, upon obtaining the Government's consent
thereto, at any time to (1) waive the performance of any covenant or obligation herein or in said note or loan agreement
contained; (2) deal in any way with Mortgagor or grant to Mortgagor any indulgence or forbearance or extensions of the
time for payment of any indebtedness hereby secured; and (3) execute and deliver partial releases of any part of said
property from the lien hereby created; *Provided, however,* That in the event this mortgage is insured by the Govern-
ment as aforesaid, no assignment of this mortgage shall be binding upon the Government until notice thereof has been
given to the Farmers Home Administration and the receipt of such notice is duly acknowledged.

18. That wherever the context hereof requires, the neuter gender as used herein shall include the feminine and the
masculine, and the singular number as used herein shall include the plural, and vice versa.

19. That any notice, consent or other act to be given or done by Mortgagee under this mortgage shall be given only
if in writing and executed or performed by Mortgagee or its duly authorized representative, and, where required, with
the written consent of the Administrator of the Farmers Home Administration or his duly authorized representative.

20. That all notices to be given under this mortgage shall be delivered or forwarded by registered mail, addressed
in the case of Mortgagee or the Government to Farmers Home Administration, United States Department of Agriculture,
at Columbia, South Carolina, or at such other place as the Government may designate, and in the case of Mortgagor to
him at the post-office address of the real estate described in this mortgage.

21. That Mortgagor hereby assigns to Mortgagee any and all rents, profits and other revenues and income of or from
said property, and Mortgagor does hereby authorize and empower the Government upon succeeding to the rights of Mort-
gagee (1) to take possession of said property at any time there is any default in the payment of the debt hereby secured,
or in the performance of any obligation herein contained, and to rent the same for the account of Mortgagor; and (2) upon
commencement of any proceedings, judicial or otherwise, to enforce any right under this mortgage, to have a Receiver for
said property appointed by a court of competent jurisdiction, upon application by the Government and production of this
mortgage, without other evidence and without notice of hearing of said application; which Receiver shall have, among other
things, full power to rent, lease and operate said property and collect all rents, profits and other revenues therefrom
during said default and the period of redemption. All rents, profits and other revenues collected as herein provided by
either the Government or the Receiver shall be applied, after deduction for all costs of collection and administration, upon
the mortgage debt in such manner as the Government or the court may direct; *Provided, however,* That if Mortgagor be in
default in the payment of any other debt to the Government not secured by this mortgage, the Government or Receiver
may apply the rents, profits and other revenues hereby collected to the reduction of same.