[illegible]

[illegible]

[illegible]

(10) To [illegible]

(11) To [illegible]

(12) No [illegible]

(13) [illegible]

(14) The Government [illegible] the Government [illegible] indebtedness [illegible] as specified to the Government [illegible]

(15) If any [illegible] a Federal land bank [illegible] and indebtedness [illegible]

(16) Default hereunder shall constitute default under any other real estate, or interest in personal property [illegible] held or issued to 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 [illegible] of any [illegible] contained in this instrument, or should any one of the parties named as Borrower be declared bankrupt or become 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 under the note and all indebtedness to the Government hereby secured immediately due and payable [illegible] reasonable expenses for repairs or maintenance of and taxes, assessments and [illegible] upon the property [illegible] of this instrument, without notice of hearing of said application to a receiver and [illegible] the property, with the usual powers of receivers in like cases. To exercise this remedy as provided herein, and all other rights and remedies provided herein or by present or future law.

(18) The proceeds of any such sale shall be applied in the following order: to the payment of all costs and expenses incident to enforcing or complying with the provisions hereof, that are required to be paid, to the debt evidenced by the note and all indebtedness to the Government hereby secured, [illegible] required by law to be paid, to the debt evidenced by the note and all indebtedness to the Government hereby secured, [illegible] required by law to be paid, to the Government's [illegible] indebtedness to the Government and if any balance to Borrower. At foreclosure or other [illegible] the Government and its agents may bid and purchase as a stranger and may pay the Government [illegible] as debts of Borrower, owing to or held by the Government, or by its agents [illegible]

(19) Borrower [illegible] that [illegible] Federal law, the Government [illegible] and present or future State laws, a moratorium for valuation, appraisal, homestead or exemption [illegible] property, [illegible] 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, or any right of redemption, homestead or exemption or any other rights, or limiting the conditions which the Government may lawfully require of Borrower in order to the extent that Borrower may lawfully do so, or limiting the application of the proceeds of a sale of the property to a new Borrower, hereby expressly waives the benefit of such laws.

(20) If any part of the [illegible] of this instrument [illegible] be used [illegible] the purchase, construction or repair of property to be used as a [illegible] dwelling, and the dwelling [illegible] and if Borrower intends to sell or rent the dwelling and has obtained the Government's consent [illegible] Borrower has not been authorized to sell to him, will, after receipt of a bona fide offer, refuse to negotiate for the sale or rental of the dwelling [illegible] or make unavailable or deny the dwelling to anyone because of race, color, religion or national origin, and if Borrower does so, he will be liable to the United States for damages, and will be subject to injunction and to other appropriate remedies.

(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 to the other party, 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 at 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 shall 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:

Aileen D. Putman (witness) — GARVIS W. SHELNUT (SEAL)

John M. Dillard (witness) — BRENDA L. SHELNUT (SEAL)

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