20. Assignment of Rents: Appointment of Receiver. As additional security hereunder. Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 18 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 18 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Properly, including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

21. Future Advances. Upon request of Borrower, Lender, at Lender's option prior to release of this Mortgage, may make Future Advances to Borrower. Such Future Advances, with interest thereon, shall be secured by this Mortgage when evidenced by promissory notes stating that said notes are secured hereby. At no time shall the principal amount of the

22. Release. Upon payment of all sums secured by this Mortgage, this Mortgage shall become null and void, and Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any,

23. Waiver of Homestead. Borrower hereby waives all right of homestead exemption in the Property.

| _ | Signed, scaled and delivered | / |
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| | n the presence of: | / |
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| | Before me personally appeared. The .un | dersigned vitness and made cath that(s) hesaw th |
| • | within named Borrower sign, scal, and as § | heltact and deed, deliver the within written Mortgage; and tha |
| | (s)he with A. Marvin Quatti | epaum witnessed the execution thereof. |
| : | Sworn before me thisday of | ebaum witnessed the execution thereof. Tebruary 19 (Scal) |
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LEATHERWOOD, WALKER, TODD & MANE

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