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 Property, 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 

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.

In Witness Whereof, Borrower has executed this Mortgage.
Signed, sealed and delivered in the presence of:  Rechard A. Lumner   Rechard   Rechar
As & Carol W. Stannon JAMES P. BRANNON Borrower  Company of the Carol W. Brannon (Seal)
As to James W. Brannon CAROL W. BRANNON -BOTTOWET
VIRGINIA STATE OF XVINKERNAX. County ss: as to Carol W. Brannon
Before me personally appeared The undersigned and made oath that he saw the within named Borrower sign, seal, and as her act and deed, deliver the within written Mortgage; and that he with other witness witnessed the execution thereof.  Sworn before me this 24 th day of June 19.33  Molery Public for Sank Sank Virginia (Scal)  Not Commission expires: 4-9-84  State of Sank Rank Wirginia And Scale of the within named Jalles. P. Brannon did this day of the wife of the within named Jalles. P. Brannon did this day
appear before me, and upon being privately and separately examined by me, did declare that she does freely, voluntarily and without any compulsion, dread or fear of any person whomsoever, renounce, release and forever relinquish unto the within named. Virginia llational Bank, its Successors and Assigns, all her interest and estate, and also all her right and claim of Dower, of, in or to all and singular the premises within mentioned and released.  Given under my Hand and clay this 24th day of June, 1983.  Hotay Public for ANGENERA VIRGINIA (Seal) CAROL W. BRANNON  My Cormission expires: 4.9.84  My Cormission expires: 4.9.84  (Space Below this time reserved for Lender and Recorder)

(CONTINUED ON NEXT PAGE)

JOHNSON, c.J

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