

...of this instrument shall be deemed to be the highest and best use of the property...

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

(11) To pay or reimburse the Government for expenses reasonably necessary or incidental to the protection of the lien and priority hereof...

(12) Neither the property nor any portion thereof or interest therein shall be leased, assigned, sold, transferred, or encumbered, voluntarily or otherwise...

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

(14) The Government may extend the maturity of the note and subordinate the lien hereof and subordinate the liability thereon, release portions of the property from and subordinate the lien hereof...

(15) If at any time it shall appear to the Government that Borrower may be able to obtain a loan from a production credit association, a Federal land bank, or other responsible cooperative or private credit source...

(16) Default hereunder shall constitute default under any other real estate, or under any personal property or other security instrument held or insured by the Government...

(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, or an insolvent...

(18) The proceeds of foreclosure sale shall be applied in the following order to the payment of: (a) costs and expenses incident to enforcing or complying with the provisions hereof...

(19) As against the debt evidenced by the note and any indebtedness to the Government hereby secured, with respect to the property, Borrower (a) hereby relinquishes, waives, and conveys all rights, inchoate or consummate...

(20) 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.

(21) 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 as given in the case of the Government to Farmers Home Administration...

IN WITNESS WHEREOF, Borrower has hereunto set Borrower's hand(s) and seal(s) the day and year first above written.

Signed, Sealed, and Delivered in the presence of:

Mildred M. Hinton Frank Hopkins Jr. (Witness) (SEAL)

[Signature] Barbara C. Hopkins (Witness) (SEAL)