(9) To maintain improvements in good repair and make repairs required by the Government, to keep the property in a good and husbandmanlike manner, comply with such farm conservation practices and farm and home management plans as the Government from time to time may prescribe, and not to abandon the property, or cause or permit waste, loss, or impairment of the security covered hereby, or without the written consent of the Government, cut, remove, or lease any timber, gravel, oil, gas, coal, or other minerals except as may be necessary for ordinary domestic purposes.

(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 and to the enforcement of or the compliance with the provisions hereof and of the note and any supplementary agreement whether before or after default, including but not limited to costs of evidence of title to any survey of the property, costs of recording this and other instruments, attorneys' fees, trustees' fees, court costs, and expenses of advertising, selling, and conveying the property.

(12) Neither the property nor any portion thereof or interest therein shall be leased, assigned, sold, transferred, or encumbered, voluntarily or otherwise, without the written consent of the Government. The Government shall have the sole and exclusive rights as mortgagee hereunder, including but not limited to the power to grant consents, partial releases, subordinations, and satisfaction, and no insured holder shall have any right, title or interest in or to the lien or any benefits hereof.

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

(14) The Government may extend and defer the maturity of and renew and reamortize the debt evidenced by the note or any indebtedness to the Government secured hereby, release from liability to the Government any party so liable thereon, release portions of the property from and subordinate the lien hereof, and waive any other rights hereunder, without affecting the lien or priority hereof or the liability of the Government or Borrower or any other party for payment of the note or indebtedness secured hereby except as specified by the Government in writing.

(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, at reasonable rates and terms for loans for similar purposes and periods of time, Borrower will, upon the Government's request, apply for and accept such loan in sufficient amount to pay the note and any indebtedness secured hereby and to pay for any stock necessary to be purchased in a cooperative lending agency in connection with such loan.

(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 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 discharge of any obligation in this instrument or secured by this instrument, or should any one of the parties named as Borrower die or be declared an insolvent, a bankrupt, or an incompetent, or make an assignment for the benefit of creditors, the Government at its option, with or without notice, may declare the entire amount unpaid under the note and any indebtedness to the Government hereby secured immediately due and payable, take for the account of Borrower must and pay reasonable expenses for repair or maintenance of and take possession of, operate or rent the property, and upon application by it and production of this instrument, without notice of hearing of said application, have a receiver appointed for the property, with the usual powers of receivers in like cases, which is hereby authorized by this instrument as provided herein or by law, and exercise any and all other rights and remedies provided herein or by present or future law.

(18) The proceeds of a foreclosure sale shall be applied in the following order: to the payment of costs and expenses incident to enforcing or complying with the provisions hereof, of any prior liens required by law or a competent court to be so paid, of the debt evidenced by the note and all indebtedness to the Government secured hereby, of other liens if required by law or a competent court to be so paid, to the Government's prorata share of other indebtedness of Borrower owing to the Government, and of any balance to Borrower. At foreclosure or other sale of all or any part of the property, the Government and its agents may bid and purchase as a stranger and may pay the Government's share of the purchase price by crediting such amount upon any indebtedness of Borrower owing to the Government in the order prescribed above.

(19) Borrower agrees that the Government will not be bound by any present or future State laws providing for valuation, appraisal, homestead or exemption of the property, or providing for a deficiency judgment or limiting the amount thereof or the time within which such action may be brought, or providing any other defense, right of redemption or possession, or limiting the conditions which the Government may by regulation impose, including the interest rate it may charge, as a condition of approving a transfer of the property to a new Borrower. Borrower waives the benefit of any such State law. Borrower hereby waives presentment, notice of dishonor, protest, demand, and notice of default, except as herein or in any other instrument or agreement required or provided.

(20) If any part of the property with this instrument is mortgaged shall be used primarily for the purchase, construction or repair of property to be used as a single-family dwelling thereon called the dwelling, and Borrower intends to occupy the dwelling and has obtained the Government's consent, Borrower hereby represents that Borrower has made or caused to be made a careful inspection of the dwelling and has obtained the Government's consent in reliance upon Borrower's representation that the dwelling is free from defects which would materially impair its value or its use for the purpose intended. The dwelling shall be deemed to have been accepted by Borrower as satisfactory and free from such defects on the date Borrower occupies the dwelling or on the date of final disbursement of the loan secured hereby, whichever is later. Borrower waives all claims against the Government and the seller for any defects in the dwelling relating to the construction, condition, or repair thereof.

(21) This instrument will be subject to the present regulations of the Farmers Home Administration, and to the future regulations not inconsistent with the express provisions hereof.

(22) Notices under this instrument shall be in writing and addressed to Borrower at the address herein or other address as designated in a written notice to the Government, and to the Government at the Administrator, Farmers Home Administration, United States Department of Agriculture, at Washington, D.C. 20250, or at the address in effect from time to time for Farmers Home Administration offices in the county in which the property is located.

(23) If any provision of this instrument or application thereof to any person or circumstance is held invalid, such invalidity shall not affect other provisions or applications of this instrument which can be given effect without the invalid provision or application, and to this end the provisions hereof are declared severable.

IN WITNESS WHEREOF, Borrower has hereunto set Borrower's hand and seal this 9th day of February, 79.

This instrument also secures the recapture of any interest credit or subsidy which may be granted to the borrower(s) by the Government pursuant to 42 U.S.C. 1490A.

Signed, Sealed and Delivered in the presence of:

Witness

Witness

Randy G. Martin (SEAL)

Brenda S. Martin (SEAL)

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