

... by the Government, agents the property a good and husband,  
and wife, and their heirs, executors, administrators, or assigns, at all times to the  
Government, and the Government may exercise in the  
property, all rights, powers, and remedies belonging to or

(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 land and property  
held 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/origins to and 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) Whether the property or 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, lessor, lessee, including but not limited to the power to grant consents, partial releases, subordination and satisfaction, and no  
lessee shall have any right, title, or interest in or to the land or any benefits thereon.

(13) At all reasonable times the Government shall have the right to inspect whether the covenants and agreements  
contained herein or in any supplementary agreement are being performed.

(14) The Government may, at any time before the maturity of the note, renew the term or extend the debt evidenced by the note or any indebtedness  
to the Government, 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  
to the Government of 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 should 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 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, or make an assignment for the benefit of creditors,  
the Government at its option, with or without notice, may: (a) declare the entire amount unpaid under the note and any indebtedness to the  
Government hereby secured immediately due and payable, (b) for the account of Borrower incur and pay reasonable expenses for repair or  
maintenance of and care, protection, or safety of the property, (c) sue for judgment by it and promulgate of this instrument, without  
notice of hearing or said application, have a receiver appointed for the property, with the usual powers of receivers in like cases, (d)  
foreclose this instrument as provided herein or by law, and (e) enforce any and all other rights and remedies provided herein or by present  
or future law.

(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, (b) any prior liens required by law or a competent court to be so paid, (c) the debt  
evidenced by the note and all indebtedness to the Government secured hereby, (d) inferior liens of record required by law or a competent  
court to be so paid, (e) at the Government's option, any other indebtedness of Borrower owing to or insured by the Government, and (f) 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 on any debts of Borrower owing to or  
insured by the Government, in the order prescribed above.

(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 consummated, of descent, dower, curtesy, homestead,  
valuation, appraisal, and exemption, to which Borrower is or becomes entitled under the laws and constitution of the jurisdiction where the  
property lies; and (b) hereby agrees that any right provided by such laws or constitutions for redemption or possession following foreclosure  
sale shall not apply, and that no right of redemption or possession shall exist after foreclosure sale.

(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 so given, 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 him at his post office address stated above.

IN WITNESS WHEREOF, Borrower has hereto 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. Norton Frank Hopkins Jr. (SEAL)  
(Witness) (Witness)

R.H. Danner Barbara C. Hopkins (SEAL)  
(Witness) (Witness)