1. This endorsement modifies the provisions of your crop insurance policy for the 2003 and subsequent crop years.

2. The provisions in section 3 of this endorsement are applicable in lieu of section:
   (a) 11(d)(3) of the Common Crop Insurance Policy, Small Grains Crop Provisions;
   (b) 12(d)(3) of the Common Crop Insurance Policy, Canola and Rapeseed Crop Provisions;
   (c) 11(d)(3) of the Common Crop Insurance Policy, Sunflower Crop Provisions;
   (d) 11(e)(3) of the Common Crop Insurance Policy, Coarse Grains Crop Provisions;
   (e) 11(d)(3) of the Revenue Assurance Wheat Crop Provisions;
   (f) 11(d)(3) of the Revenue Assurance Feed Barley Crop Provisions;
   (g) 12(d)(3) of the Revenue Assurance Canola and Rapeseed Crop Provisions;
   (h) 11(d)(3) of the Revenue Assurance Sunflower Crop Provisions;
   (i) 11(d)(3) of the Revenue Assurance Corn and Soybean Crop Provisions;
   (j) 11(e)(3) of the Crop Revenue Coverage Wheat Crop Provisions;
   (k) 11(e)(3) of the Crop Revenue Coverage Coarse Grains Crop Provisions;
   (l) 12(c)(3) of the Income Protection Wheat Crop Provisions;
   (m) 12(c)(3) of the Income Protection Barley Crop Provisions;
   (n) 13(c)(3) of the Income Protection Corn Crop Provisions;
   (o) 13(c)(3) of the Income Protection Grain Sorghum Crop Provisions; and
   (p) 13(c)(3) of the Income Protection Soybean Crop Provisions.

3. Quality will be a factor in determining your loss only if:
   (a) The deficiencies, substances, or conditions resulted from a cause of loss against which insurance is provided under these crop provisions;
   (b) All determinations of these deficiencies, substances, or conditions are made using samples of the production obtained by us or by a disinterested third party approved by us; and
   (c) With regard to deficiencies in quality (except test weight, which may be determined by our loss adjustor), the samples are analyzed by:
      (1) A grain grader licensed under the United States Grain Standards Act or the United States Warehouse Act;
      (2) A grain grader licensed under State law and employed by a warehouse operator who has a storage agreement with the Commodity Credit Corporation; or
      (3) A grain grader not licensed under State law, but who is employed by a warehouse operator who has a commodity storage agreement with the Commodity Credit Corporation and is in compliance with State law regarding warehouses; and
   (d) With regard to substances or conditions injurious to human or animal health, the samples are analyzed by a laboratory approved by us.

4. The provisions in section 5 of this endorsement are applicable in lieu of section:
   (a) 12(e)(2) of the Common Crop Insurance Policy, Dry Pea Crop Provisions;
   (b) 12(d)(3) of the Common Crop Insurance Policy, Rice Crop Provisions;
   (c) 13(e)(3) of the Common Crop Insurance Policy, Dry Bean Crop Provisions; and
   (d) 12(e)(3) of the Crop Revenue Coverage Rice Crop Provisions.

5. Quality will be a factor in determining your loss only if:
   (a) The deficiencies, substances, or conditions resulted from a cause of loss against which insurance is provided under these crop provisions;
   (b) The deficiencies, substances, or conditions result in a net price for the damaged production that is less
than the local market price;
(c) All determinations of these deficiencies, substances, or conditions are made using samples of the production obtained by us or by a disinterested third party approved by us; and
(d) With regard to deficiencies in quality (except test weight, which may be determined by our loss adjustor), the samples are analyzed by:
   (1) A grader licensed under the United States Agricultural Marketing Act or the United States Warehouse Act;
   (2) A grader licensed under State law and employed by a warehouse operator who has a storage agreement with the Commodity Credit Corporation; or
   (3) A grader not licensed under State law, but who is employed by a warehouse operator who has a commodity storage agreement with the Commodity Credit Corporation and is in compliance with State law regarding warehouses; and
(e) With regard to substances or conditions injurious to human or animal health, the samples are analyzed by a laboratory approved by us.

6. The provisions in section 7 of this endorsement are applicable in lieu of section 11(d)(3) of the Common Crop Insurance Policy, Safflower Crop Provisions.

7. Quality will be a factor in determining your loss only if:
   (a) The deficiencies, substances, or conditions resulted from a cause of loss against which insurance is provided under these crop provisions;
   (b) All determinations of these deficiencies, substances, or conditions are made using samples of the production obtained by us or by a disinterested third party approved by us; and
   (c) With regard to deficiencies in quality (except test weight, which may be determined by our loss adjustor), the samples are analyzed by:
      (1) A grader licensed under the United States Agricultural Marketing Act or the United States Warehouse Act;
      (2) A grader licensed under State law and employed by a warehouse operator who has a storage agreement with the Commodity Credit Corporation; or
      (3) A grader not licensed under State law, but who is employed by a warehouse operator who has a commodity storage agreement with the Commodity Credit Corporation and is in compliance with State law regarding warehouses; and
   (d) With regard to substances or conditions injurious to human or animal health, the samples are analyzed by a laboratory approved by us.