

BEGINNING at a point in the center of Keeler Mill Road at the corner of Lot Nos. 2 and 3 and runs thence along the line of Lot No. 3 (which is also the property of now or formerly of Mathew Gantt and Bernice W. Gantt) N 34-00 E, 268.2 feet to an iron pin; thence N 66-30 W, 150 feet to an iron pin; thence along the property of now or formerly of Eva Lee and Lonzo Rosemond, S 33-30 W, 290.5 feet to a point in the center of Keeler Mill Road; thence along the center of Keeler Mill Road, S 66-30 E, 150 feet to a point; thence still with the center of Keeler Mill Road, S 79-52 E, 143.9 feet to the point of beginning.

THIS being the same property conveyed to the mortgagors by the following deeds from Eva Lee Rosemond and Lonzo Rosemond recorded in Deed Book 813, Page 189 and Deed Book 801, Page 435.

together with all rights, interests, easements, hereditaments and appurtenances thereunto belonging, the rents, issues, and profits thereof and revenues and income therefrom, all improvements and personal property now or later attached thereto or reasonably necessary to the use thereof, all water, water rights, and water stock pertaining thereto, and all payments at any time owing to Borrower by virtue of any sale, lease, transfer, conveyance, or condemnation of any part thereof or interest therein—all of which are herein called "the property";

TO HAVE AND TO HOLD the property unto the Government and its assigns forever.

BORROWER for himself, his heirs, executors, administrators, successors and assigns WARRANTS THE TITLE to the property to the Government against all lawful claims and demands whatsoever except any liens, encumbrances, easements, reservations, or conveyances specified hereinabove, and COVENANTS AND AGREES AS FOLLOWS:

- (1) To pay promptly when due any indebtedness to the Government hereby secured and to indemnify and save harmless the Government against any loss under its insurance of payment of the note by reason of any default by Borrower. At all times when the note is held by an insured lender, Borrower shall continue to make payments on the note to the Government, as collection agent for the holder.
- (2) To pay the Government any initial fees for inspection and appraisal, and any delinquency charges, now or hereafter required by regulations of the Farmers Home Administration.
- (3) At all times when the note is held by an insured lender, any amount due and unpaid under the terms of the note, less the amount of any annual charge, may be paid by the Government to the holder of the note as provided in the note and insurance endorsement for the account of Borrower. Any amount due and unpaid under the terms of the note, whether it is held by the Government or by an insured lender, may be credited by the Government on the note, and thereupon shall constitute an advance by the Government for the account of Borrower. Any advance by the Government as described in this paragraph shall bear interest at the note rate from the date on which the amount of the advance was due to the date of payment to the Government.