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THE UNITED STATES OF AMERICA, FEDERAL RESERVE BANK OF ST. LOUIS, MISSOURI, as LENDER, and JOHN J. [Name], as BORROWER, do hereby certify that the following is a true and correct copy of the original instrument as recorded in the office of the Recorder of Deeds for the State of Missouri, in the County of [County Name], Missouri, on the [Date] day of [Month], 19[Year].

WITNESSED my hand and the seal of the Federal Reserve Bank of St. Louis, Missouri, this [Date] day of [Month], 19[Year].  
[Signature]  
[Signature]

together with all rights, interests, easements, hereditaments and appurtenances thereto 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, including, but not limited to, ranges, refrigerators, or carpeting purchased or financed in whole or in part with loan funds; 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. **WARRENTS THE TITLE** to the property to the BORROWER for himself, his heirs, executors, administrators, successors and assigns. **WARRENTS THE TITLE** to the property to the Government against all lawful claims and demands whatsoever except tax 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 such fees and other charges as may now or hereafter be 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 casual charge, may be paid by the Government to the holder of the note as provided in the 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 advanced by the Government on the note, and thereupon shall constitute an advance by the Government for the account of Borrower. Any advance so made by the Government shall bear interest at the rate of [Rate] per cent from the date on which the amount of the advance was due to the date of payment to the Government.

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