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together with all rights, interests, easements, beneficial interests and appurtenances thereto belonging, the rents, issues, and profits thereof and revenues and income therefrom, all improvements and personal property, new or later attached thereto or reasonably necessary to the use thereof, including, but not limited to, ranges, refrigerators, clothes washers, clothes dryers, or carpenter purchased or financed in whole or in part with bonds, all water, water rights, and water sites pertaining thereto, and all payments of or time owing to him over by virtue of any sale, lease, transfer, conveyance, or condominium interest, part interest 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 in fee simple.

BORROWER to 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 bonds, 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 himless the Government against any loss, damage or expense of payment of the note by reason of any default by Borrower. At all times when the note is held by an unsecured holder, Borrower shall continue to make payment on the note to the Government as collection agent for the holder.

(2) To pay to the Government such taxes and other charges as may now or hereafter be required by regulations of the Farmers Home Administration.

(3) If required by the Government to make additional monthly payments of \$12.00 the estimated annual taxes, assessments, insurance premiums and other charges upon the mortgaged premises.

(4) Whether or not the note is insured by the Government, the Government may at any time pay any other amounts required herein to be paid by Borrower and not paid by him when due, as well as any costs and expenses for the preservation, protection, or enforcement of this note, or advances to the account of Borrower. All such advances shall bear interest at the rate herein by the note which has the highest interest rate.

(5) All advances by the Government as described in this instrument, with interest, shall be immediately due and payable by Borrower to the Government without demand at the place designated on the first note and shall be quoted freely. No such advances by the Government shall release Borrower from his covenant to pay. Any payment made by Borrower may be applied on the note or any indebtedness to the Government secured hereby, in any order the Government determines.

(6) To use the loan evidenced by the note solely for purposes authorized by the Government.

(7) To pay when due all taxes, fees, judgments, encumbrances and assessments lawfully attached to or assessed against the property and promptly deliver to the Government without demand receipts evidencing such payments.

(8) To keep the property insured as required by and under insurance policies approved by the Government and, at its request, to deliver such policies to the Government.

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