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together with all rights, interests, easements, encumbrances and appurtenances thereto together with 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, fences, refrigerators, dishes, vessels, dishes, dishes, linoleum, carpeting, purchased or financed in whole or in part with loan funds, all water, water rights, and water stock pertaining thereto, and all other things in any way owned by Borrower by virtue of any sale, lease, transfer, conveyance, or determination of any right there in interest thereof, all of which are hereinafter called "the property".

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

**BORROWER** for himself, his heirs, assigns, and assigns, hereby covenants and warrants that he is the owner of the property to the Government against all lawful claims and demands, whatsoever, except any claims, encumbrances, easements, reservations, or conveyances specified hereinafter, 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 policy covering the note by reason of any default by Borrower. At all times when the note is held by an insured holder, Borrower shall continue to make payments on the note to the Government, as is best interest for the holder.

(2) To pay to the Government such fees 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 on the note, the estimated annual taxes, assessments, insurance premiums and other charges upon the property.

(4) Whether or not the note secured by the Government, the Government may at any time require the 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, interests, and enforcement of this lien, as advances for the account of Borrower. All such advances shall bear interest on the note from the date when such advances are made at the highest interest rate.

(5) All advances by the Government as described in the preceding paragraph shall be immediately due and payable by Borrower to the Government without demand at the time designated in the latter note and shall be secured hereby. No such advances by the Government shall relieve Borrower from his obligation to pay. Any payments 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, liens, judgments, encumbrances and assessments lawfully attaching to or assessed against the property and promptly deliver to the Government without cost and receipts evidence of 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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