

BOOK 1161 PAGE 546
of said Avenue; thence with said Avenue S. 44-17 W. 124 feet to the
point of beginning.

The mortgagor and mortgagee agree that any ranges, refrigerators, or
carpeting purchased or financed in whole or in part, with loan funds,
will be considered and construed as a part of the property covered by
the mortgage.

**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 WARRENTS 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 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 annual 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
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.