

IN WITNESS WHEREOF, Borrower has hereunto set Borrower's hand(s) and seal(s) the day and year first above written.

Signed, Sealed, and Delivered in the presence of:

(1) An instrument by the Government in securing this indebtedness and interest shall be immediately due and payable by Borrower to the Government... (2) To pay when due all taxes, liens, judgments, assessments and charges lawfully attaching to or against the property... (3) To hold the property insured as required by and under insurance policies approved by, delivered to, and retained by the Government... (4) To maintain improvements in good repair and make repairs required by the Government; operate the property in a good and husband-like manner... (5) To comply with all laws, ordinances, and regulations affecting the property... (6) To pay or reimburse the Government for expenses reasonably necessary or incidental to the protection of the lien and priority hereof... (7) Neither the property nor any portion thereof or interest therein shall be leased, assigned, sold, transferred, or encumbered... (8) At all reasonable times the Government and its agents may inspect the property to ascertain whether the covenants and agreements contained herein... (9) The Government may extend and defer the maturity of and renew and reamortize the debt evidenced by the note or any indebtedness to the Government... (10) If at any time it shall appear to the Government that Borrower may be able to obtain a loan from a production credit association, a Federal land bank, or other responsible cooperative or private credit source... (11) Default hereunder shall constitute default under any other real estate, or under any personal property or other, security instrument held or insured by the Government... (12) SHOULD DEFAULT occur in the performance or discharge of any obligation secured by this instrument... (13) The proceeds of foreclosure sale shall be applied in the following order to the payment of: (a) costs and expenses incident to enforcing or complying with the provisions hereof... (14) As against the debt evidenced by the note and any indebtedness to the Government hereby secured, with respect to the property, Borrower (a) hereby relinquishes, waives, and conveys all rights, inchoate or consummate, of descent, dower, curtesy, homestead, valuation, appraisal, and exemption... (15) This instrument shall be subject to the present regulations of the Farmers Home Administration... (16) Notices given hereunder shall be sent by certified mail, unless otherwise required by law, addressed, unless and until some other address is designated in a notice so given...

*(Signature)* \_\_\_\_\_ (SEAL)

*(Signature)* \_\_\_\_\_ (SEAL)