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together with all rights, interests, easements, hereditaments and appurtenances thereunto belonging, the rents, issues, and profits revenues and income therefrom, all improvements and personal property now or later attached thereto or reasonably necessary thereof, including, but not limited to, ranges, refrigerators, clothes washers, clothes dryers, or carpeting purchased or financed in part with loan funds, all water, water rights, and water stock pertaining thereto, and all payments at any time owing to Borrower by 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 in fee simple.

BORROWER for 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 liens, encumbrances, easements, reservations, or other interests 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 insured, Borrower shall continue to make payments on the note to the Government, as collection agent 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 Federal Administration.
- (3) If required by the Government, to make additional monthly payments of 1/12 of the estimated annual taxes, assessments, 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 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 the note as advances for the account of Borrower. All such advances shall bear interest at the rate borne 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 to the Government without demand at the place designated in the latest note and shall be secured hereby. No such advances shall relieve Borrower from breach of his covenant to pay. Any payment made by Borrower may be applied on the 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 demand receipts evidencing such payments.
- (8) To keep the property insured as required by and under insurance policies approved by the Government and, at the time of delivery, to deliver such policies to the Government.

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