

BEGINNING at an iron pin on the northern side of State Park Road, at the joint front corner of the within described property and property now or formerly belonging to Billy Joe Wooten, which iron pin is N 73-30 W, 381 feet from the intersection of the center line of Rainey Road with the northern side of right of way of State Park Road, and running thence, N 30-00 E, 314.6 feet to an iron pin at the joint rear corner of the within described property and said Wooten property; thence S 62-00 E, 76.5 feet to an iron pin at the joint rear corner of the within described property and property now or formerly of Lillie Avnell Wooten Bayne; thence with the common line of said property, S 16-53 W, 293 feet to an iron pin at the joint front corner of said property on the northern side of State Park Road; thence with said Road, N 73-30 W, 146 feet to an iron pin, the point of beginning.

ALSO: An easement 12 feet in width running along the presently existing water line from the above described property to the well located on the property conveyed to Billy Joe Wooten by deed recorded January 24, 1979, in Deed Book 1095, Page 923; said easement shall extend 6 feet on each side of the center of the water line referred to herein and shall be only for non-exclusive access to the subject well as a water supply for the above described property. This easement shall run with the land and shall, to the limited extent set forth herein, subject the property previously conveyed to Billy Joe Wooten to the dominant property described above. By accepting conveyance, Billy Joe Wooten bound himself, his heirs and assigns, forever, to maintain in good repair the subject well and water line on the property conveyed to Billy Joe Wooten by Deed recorded in Deed Book 1095, Page 923.

This is the same property conveyed by Genvieve B. McCauley to Janice Lynn Bowers by deed dated and recorded June 22, 1981, in Deed Book 1150, Page 393.

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, including, but not limited to, ranges, refrigerators, clothes washers, clothes dryers, or carpeting purchased or financed in whole or in part with loan funds, 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 in fee simple.

BORROWER for Borrower's self, Borrower's 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 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 holder, 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 Farmers Home Administration.
- (3) If required by the Government, to make additional monthly payments of 1/12 of 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 Borrower when due, as well as any costs and expenses for the preservation, protection, or enforcement of this lien, 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 by this instrument, with interest, shall be immediately due and payable by Borrower to the Government without demand at the place designated in the latest note and shall be secured hereby. No such advance by the Government shall relieve Borrower from breach of Borrower's 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, 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 its request, to deliver such policies to the Government.
- (9) To maintain improvements in good repair and make repairs required by the Government; operate the property in a good and husbandmanlike manner; comply with such farm conservation practices and farm and home management plans as the Government from time to time may prescribe; and not to abandon the property, or cause or permit waste, lessening or impairment of the security covered hereby, or, without the written consent of the Government, cut, remove, or lease any timber, gravel, oil, gas, coal, or other minerals except as may be necessary for ordinary domestic purposes.
- (10) To comply with all laws, ordinances, and regulations affecting the property.