Form RD 1944-6 Rev. 3-97)	UNITED STATS DEPARTMENT OF AGRICULTURE Rural Housing Service			E Form Approved OMB No. 0575-0172
Date of Note Amount of Not	Note			Type of Agreement
				1 New 2 Renewal 3 Corrected
				Case Number
	Pay	ment Plan		Effective Date of Agreement
		Annual 🗌 Mor	onthly Deferred	
1. This agreement between the United States of An Act of 1949, (herein called "the Government") and assumption agreement(s) (herein called "the note", 11. TO BE COMPLETED BY BORROWER (if additional	the borrowe whether one	r whose name app on more) from Bo	bears below (herein called orrower to the Governme	
A. Complete the following for borrower, co-borrower, and all adult members of the household who will receive income		Planned Next 12		
Name	Age		Other	Name and address of employer or source of income
1.				
2.				
3.				
B. Number of dependents (not including foster chil	dren) residii	ng in the dwelling		
C. Annual Real Estate Taxes (Dwelling Only)		Annual Prope	rty Insurance Premium (Dwelling Only)
SIGNATURES OF BORROWERS. I (we) certify requirements and conditions on the reverse of this agreements			-	
	COVERS UP B S ANY FALSEV	Y ANY TRICK, SCHEN WRITING OR DOCUM	ME OR DEVICE A MATERIAL IENT KNOWING THE SAME TO	
(Date)		(Borrower)		(Co-Borrower)
		(201101101)		(** 2******)
1. Annual Income	4. Note l	Installment ()	11. Note Installment
2. Deductions		Installment ()	12. Note Installment
		Estate Tax	}	at 1% rate
3 Adjusted Annual Income	7. Prpert 8. Total	y Insur.	/	13. Difference 14. Interest Credit:
3. Adjusted Annual Income (1 minus 2)		ted Income)	Annual
Low-Income Moderate-Income	7 7	(
	x 209	6 ()	Monthly
imit-Maximum	10. Diffe)	Monthly
	10. Diffe	rence ())	_
IV. MONTHLY INSTALLMENT note subject to the beginning If the b This agreement or the extension thereof may I V. ANNUAL INSTALLMENT note subject to the pr January 1, If the borrower's circ dollars on or before January 1, T the reverse of this form.	10. Differ provisions of orrower's ci be revised o ovisions of cumstances	rence (of this agreement, rcumstances do r r cancelled as pro this agreement the do not change, th ent or the extension	not change, this agreem ovided by the conditions the borrower will pay his agreement will be ext on thereof may be revise	dollars per month for 12 months ent will be extended for an additional 12 months.
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If the decision contained above in this form results in denial deduction or cancellation of assistance, you may appeal this decision and have a hearing or you may request a review in lieu of a hearing

- **VI.** As requested by the Government, Borrower will submit to it, in form prescribed or approved by it, statement of Borrower's total annual income and expenses for the previous calendar year or other designated periods.
- **VII.** The Government may review Borrower's annual income and expenses during the term of this agreement and, in accordance with its regulations, may at its discretion increase, decrease, or cancel any amount of interest credit granted under this agree ment. The Government may also determine whether to offer a new agreement for the succeeding year or other selected period following the period covered by this agreement.
- VIII. At its option the Government may terminate this agreement as of any date specified by it if it determines that:
 - a. Borrower has defaulted under any terms or conditions of this agreement, the note or any instrument securing Borrower's loan obligations
 - b. The property securing the loan obligations has been sold or title to it transferred without the Government's consent or approval.
 - c. Borrower has failed or ceased to occupy such property.
 - d. Borrower has enlarged or improved the dwelling or added related facilities so that the housing exceeds modest standards for size, design, and cost for previously occupied homes for low and moderate income families in the locality.
- **IX.** The Government may amend or cancel the agreement and collect any amount of reduction granted which resulted from incomplete or inaccurate information, an error in computation, or any other reason which resulted in interest credit that the borrower was not entitled to receive.
- **X.** Upon the failure of the borrower to make the payment prescribed in paragraph IV or V, the Government at its option may declare the entire indebtedness of the note immediately due and payable.
- **XI.** No terms or conditions of the note or any related security instrument other than the amount of annual or monthly payment shall be affected by this payment.
- **XII.** This agreement is subject to the present regulations of the Government, and to its future regulations not inconsistent with the express provisions hereof.
- XIII. For loans approved or assumed on or after October 1, 1979, any interest credit granted as a result of this agreement shall be subject to recapture by the Government when the property securing the loan is sold, or title to it is transferred, or when it is no longer occupied by the Borrower.
- XIV. Loans subject to deferred mortgage payments will be converted to repayment status when Borrower has the ability to repay the full note rate payment plus real estate taxes and homeowner's insurance premiums. Deferred payments cannot be granted after 15 years from the effective date of the initial interest credit agreement. All deferred payments are subject to recapture.