Date of Note Amount of	C NT-4-	TED STATES DEPARTMENT OF AGRICULTUR Rural Housing Service				EE Form Approved OMB No. 0575-0172		
	Note	INTEREST CREDIT AGREEMENT				Type of Agreement		
			ection 502 RH Loans)			1 □ New	2 ☐ Renewal	3 Corrected
		(Section	/II JUZ	KHLO	alis)	Case Numbe	r	
		Payment Plan ☐ Annual ☐ Monthly ☐ Deferred				Effective Date of Agreement		
I. This agreement between the United States of A Housing Act of 1949, (herein called "the Governmente(s) or assumption agreement(s) (herein called II. TO BE COMPLETED BY BORROWER (if ac A. Complete the following for borrower, co-borrower).	nent") a "the no dditiona	and the borrower ote", whether on I space is neede	r whose ne on m ed, atta	e name ap nore) fron ach additio	ppears below (n Borrower to	herein called	"Borrower") sup	plements promissory
and all adult members of the household who will receive income		Planned Income Next 12 Months						
Name	1	Age Wage	S	Other	Na	ame and addre	ess of employer or	source of income
1.								
2.								
3.								
B. Number of dependents (not including foster child	ren) res	iding in the dwe	lling		<u> </u>			
		· ·	° _	T	D . (D	#: 0 L)		
C. Annual Real Estate Taxes (Dwelling Only)		Annual P	roperty	Insurance	Premium (Du	velling Only)		
SECTION 1001 OF TITLE 18, UNITED STATES CODE PRUNITED STATES KNOWINGLY AND WILLFULLY FALSFALSE, FICTITIOUS OR FRAUDULENT STATEMENTS CONTAIN ANY FALSE, FICTITIOUS OR FRAUDULENT OR BOTH."	SIFIES, C OR REPI	CONCEALS OR CORESENTATIONS, O	OVERS U OR MAK	JP BY ANY KES OR US	Y TRICK, SCHE SES ANY FALSE	ME, OR DEVICE WRITING OF	CE A MATERIAL FA C DOCUMENT KNO	CT, OR MAKES ANY WING THE SAME TO
(Date)		(Borrower)				(Co-Borrower)		
III. TO BE COMPLETED BY COUNTY OFFICE		(======================================					(00 _0000000	
II. TO BE COMPLETED BY COUNTY OFFICE	ĺ					1		
1. Annual Income	4. N	Vote Installment	()		11. Note	Installment	
	5. N	Note Installment	()		12. Note	Installment	
	6. F	Real Estate Tax	()		at 19	% rate	
	7. F	rperty Insur.	()		13. Diff	erence	
3. Adjusted Annual Income	8. Т	otal	()	-	14. Inter	est Credit:	
(1 minus 2)	9. A	Adjusted Income				Ann	ual <u> </u>	
☐ Low-Income ☐ Moderate-Income		20%	()		_ Mon	thly	
Limit-Maximum	10. I	Difference	()		-		
	nrovisio	ons of this agree			ver will pay _ e, this agreem			er month for 12 months

UNITED STATES DEPARTMENT OF AGRICULTURE

(Date Approved) (Title)

RETURN TO:

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0575-0172. The time required to complete this information collection is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

- **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 agreement. 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.