this paragraph shall exceed the payments actually made by the Nortgagee, such excess shall be credited on subsequent monthly payments of the same nature, but if the total of such monthly payments so made under this paragraph shall be insufficient to pay such taxes, assessments and insurance premiums when due, then said Mortgagor shall pay the amount necessary to make up the deficiency which payments shall be secured by this instrument. To the extent that all the provisions of this paragraph for such payments of taxes, assessments and insurance premiums to the Mortgagee are complied with, said Mortgagor shall be relieved of compliance with the covenants contained in paragraph 1 herein as to the amounts paid only, but nothing contained in this paragraph shall be construed as in any way limiting the rights of the Mortgagee at its option to pay any and all of said items when due.

IN WITNESS WHEREOF, said Mortgagor has hereunto set his hand and seal the day and year first above written.

Lesin M. Lawa (SEAL)

STATE OF KANSAS

COUNTY OF Douglas

BE IT REMEMBERED that on this 11th day of July

19 53, before me the undersigned, a Notary Public in and for said county and state, personally appeared Jessy L. Haws and

Lillian M. Haws, his wife , who (are) personally known to me to be the same person(s) who executed the foregoing instrument, and duly acknowledged the execution of the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year last above written.

by commission expires July 27, 195

Notary Public in and for said County and State

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January.