

9. The Mortgagor further agrees that should this mortgage and the note secured hereby not be eligible for insurance under the National Housing Act within **six months** from the date hereof (written statement of any officer of the Federal Housing Administration or authorized agent of the Federal Housing Commissioner dated subsequent to the **six months** time from the date of this mortgage, declining to insure said note and this mortgage, being deemed conclusive proof of such ineligibility), the Mortgagee or the holder of the note may, at its option, declare all sums secured hereby immediately due and payable.

10. The Mortgagor covenants and agrees that so long as this mortgage and the said note secured hereby are insured under the provisions of the National Housing Act, he will not execute or file for record any instrument which imposes a restriction upon the sale or occupancy of the mortgaged property on the basis of race, color, or creed. Upon any violation of this undertaking, the Mortgagee may, at its option, declare the unpaid balance of the debt secured hereby immediately due and payable.

Notice of the exercise of any option granted herein to the Mortgagee is not required to be given. The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF the Mortgagor(s) ha ve hereunto set **their** hand(s) and seal(s) the day and year first above written.

[SEAL]

*John W. Chappell*

[SEAL]

[SEAL]

*Dorothy H. Chappell*

[SEAL]

16-28243-1

STATE OF KANSAS,

COUNTY OF Douglas

ss:

BE IT REMEMBERED, that on this *8th* day of **November**, 19**54**, before me, the undersigned, a Notary Public in and for the County and State aforesaid, personally appeared **John W. Chappell and Dorothy H. Chappell**, to me personally known to be the same person(s) who executed the above and foregoing instrument of writing, and duly acknowledged the execution of same.

IN WITNESS WHEREOF, I have hereunto set my hand and Notarial Seal on the day and year last above

Written

*Arthur S. Beck*

Notary Public.

My Commission expires *10/3/56*

Recorded November 14, 1954, at 1:50 P.M.

*Harold A. Beck*

Register of Deeds