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this mortgage resulting in a public sale of the premises covered hereby or if the Mortgages acquires the property otherwise after default, the Mortgages shall apply, at the time of the commencement of such proceedings, or at the time the property is otherwise acquired, the balance their remaining in the funds accumulated under (b) of paragraph 2 preceding as a credit against the amount of principal then remaining unpaid under said note and shall property adjust any payments which shall have been made under (s) of paragraph 2. 6

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4. That he will pay all taxes, assessments, water rates, and other governmental or municipal charges, fines, or impositions, for which provision has not been made hereinbefore, and in default thereof the Mortgages may pay the same.

5. That he will keep the premises above conveyed in as good order and condition as they are now and will not commit or permit any waste thereof, reasonable wear and tear excepted.

and will not commit or permit any waste thereof, reasonable wear and tear excepted.
6. That the Mortgagor will keep the improvements now existing or hereafter erected on the mortgaged premises, insured as may be required from time to time by the Mortgages against loss by fire and other heards, casualises and contingencies in such amounts and for such periods as it may require and will pay promptly, when due, any premiums on such insurance provision for payment of which has not been made hereinbefore. All insurance shall be to arried in companies approved by the Mortgages and the policies and contain there of a hall be held by it and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgage. In event of loss he will give immediate notice by mail to the Mortgages instead of to the Mortgages and the work and hereinbefore. All haurance and income of and in form acceptable to the Mortgage. In event of loss he will give immediate notice by mail to the Mortgages instead of to the Mortgagor and the Mortgages jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgages at its option, either to the restorely to the Mortgager or other restoration or repair of the property damaged. In event of foreclosure of this mortgage or other transfer of title to the Mortgagor in and to any insurance policies then in force shall pass to the purchaser or grantee.

7. That if the Mortgagor fails to make any payment provided for in this mortgage for taxes, insurance premiums, repair of the premises, or the like, then the Mortgagee may pay the same and all sums so advanced, with interest thereon at the rate set forth in the nois accured hereby from the date of such advance, shall be payable on demand and shall be secured hereby.

8. That if there shall be a default in any of the terms, conditions or covenants of this mortgage, or of the note secured hereby, then any sums owing by the Mortgagor to the Mortgagee shall, at the option of the Mortgagee, become immediately due and payable. The Mortgagee shall then have the right to enter into the possession of the mortgaged premises and collect the rents, issues and profits thereof. In the event of any default, as herein described, this mortgage may be foreclosed. Appraisement is hereby waived.

8. The Mortgagor further agrees that should this mortgage and the nots secured hereby not be eligible for insurance under the National Housing Act within  $\frac{5}{2}$  months from the date hereof (written statement of any officer of the Federal Housing Administration or suthorized agent of the Federal Housing Commissioner dated subsequent to the  $\frac{8}{2}$  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 hasis of race, color, or creed. Upon any violation of this undertaking, the Mortgagee may, at its option, declare the annald 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) have hereunto set their hand(s) and seal(s) the day and year first above written.

	(SEAL)	Marvin Le Creatord	Speck [SEAL]	
STATE OF KANSAS, DURING OF Douglas * (1) The Britan manner, that on this before may the andersigned, a Notary PL Marryn, W. Greatford and Mary V. executed the above and foregoing instr- tio Wirrings Wiggard, I have here written.	Crawford to ha ument of writi	e perforally known to be t ng, and duly acknowledged	aid, personally appeared he same person(s) who i the execution of same.	
My Commission expires from The	163	E. C. Place	Notary Public, 9	
scorded October 8, 1959 at 2:05 P.M.	ATISFACTION		2 <b>cR</b> Register of D	eed
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