

editaments and appurtenances thereunto belonging, and the rents, issues and profits thereof (whether or not the Mortgagor shall be entitled to collect and retain the said rents, issues and profits hereunder) and all fixtures now or hereafter attached to or used upon the premises herein described and in addition thereto the following household appliances, furniture, fixtures and a part of the realty, and are a portion of the premises herein mentioned:

above described property unto the Mortgagee, forever.

The Mortgagee that he is lawfully seized in fee of the premises hereby mortgaged (as is stated hereinbefore), that he has good right to sell and convey the same and will warrant and defend the aforesaid title thereto against the claims of all persons forever.

For the payment of the principal sum aforesaid as evidenced by a certificate of the Mortgagee, the terms of which are incorporated herein by reference, five & one-fourth per centum ( $5\frac{1}{4}\%$ ) per annum on the unpaid principal and interest to be paid at the office of

any in Kansas City, Missouri  
of the note may designate in writing delivered or mailed to the Mortgagee, Seventy-Seven and 31/100 Dollars (\$ 77.31),  
July, 19 61, and continuing on the first day of each month thereafter, except that, if not sooner paid, the final payment of principal and interest on the first day of June, 19 91

follows;

Principal of and interest on the indebtedness evidenced by the said note, as herein provided. Privilege is reserved to prepay at any time, without penalty, principal or any part thereof not less than the amount of one installment, or any amount greater than the amount of one installment, whichever is less.

In addition to, the monthly payments of principal and interest payable under the said note, the Mortgagor will pay to the Mortgagee until the said note is fully paid.

And rents if any and the taxes and special assessments next due on the premises mortgaged, plus the premiums that will next become due and payable under any hazard insurance on the premises covered hereby (all as estimated by the Mortgagee of which the Mortgagor is notified), less all sums already paid therefor, and if at any time before one month prior to the date when such taxes, taxes and assessments will become delinquent, such sums to be held by the Mortgagee to pay said ground rents, premiums, taxes and special assessments, and to be delinquent.

Payments payable pursuant to subparagraph (a) and those payable on the said note shall be paid in a single payment each month, to be applied to the following in the order stated:

First, if any, taxes, assessments, fire and other hazard insurance premiums; second, interest on the note secured hereby; and third, the principal of said note.

The amount of such aggregate monthly payment shall, unless made good by the due date of the next such payment, constitute an event of default under the said note. At Mortgagee's option, Mortgagor will pay a "late charge" not exceeding