

This mortgage is given to secure the payment of the principal sum of
 Eleven Thousand Three Hundred Fifty and 00/100 - - - - Dollars (\$ 11,350.00)
 as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated
 herein by reference, payable with interest at the rate of Five and One-fourth per centum
 (5 1/4 %) per annum on the unpaid balance until paid, principal and interest to be paid at
 the office of The Fidelity Investment Company
 in Wichita, Kansas , or at such other place as the holder of the note may
 designate in writing, in monthly installments of Sixty Two and 77/100 - - - -
 - - - - Dollars (\$ 62.77), commencing on the first day of September
 1964 , and on the first day of each month thereafter, until the principal and interest are fully paid,
 except that the final payment of principal and interest, if not sooner paid, shall be due and payable on
 the first day of August , 1994.

The Mortgagor covenants and agrees as follows:

1. That he will promptly pay the principal of and interest on the indebtedness evidenced by the said
 note, at the times and in the manner therein provided. Privilege is reserved to pay the debt in whole, or
 in an amount equal to one or more monthly payments on the principal that are next due on the note, on
 the first day of any month prior to maturity: *Provided, however*, that written notice of an intention to
 exercise such privilege is given at least thirty (30) days prior to prepayment; and *provided further* that
 in the event the debt is paid in full prior to maturity and at that time it is insured under the provisions of
 the National Housing Act, he will pay to the Grantee an adjusted premium charge of one per centum (1%)
 of the original principal amount thereof, except that in no event shall the adjusted premium exceed the
 aggregate amount of premium charges which would have been payable if the mortgage had continued to
 be insured until maturity; such payment to be applied by the Grantee upon its obligation to the Federal
 Housing Commissioner on account of mortgage insurance.

2. That, together with, and in addition to, the monthly payments of principal and interest payable
 under the terms of the note secured hereby, the Mortgagor will pay to the Mortgagee until the said note
 is fully paid, the following sums:

- (a) An amount sufficient to provide the holder hereof with funds to pay the next mortgage insur-
 ance premium if this instrument and the note secured hereby are insured, or a monthly
 charge (in lieu of a mortgage insurance premium) if they are held by the Federal Housing
 Commissioner, as follows:
 - (i) If and so long as said note of even date and this instrument are insured or are reinsured under the
 provisions of the National Housing Act, an amount sufficient to accumulate in the hands of the
 holder one (1) month prior to its due date the annual mortgage insurance premium, in order to
 provide such holder with the funds to pay such premium to the Federal Housing Commissioner
 pursuant to the National Housing Act, as amended, and applicable Regulations thereunder; or
 - (ii) If and so long as said note of even date and this instrument are held by the Federal Housing Com-
 missioner, a monthly charge (in lieu of a mortgage insurance premium) which shall be in an
 amount equal to one-twelfth (1/12) of one-half (1/2) per centum of the average outstanding balance
 due on the note computed without taking into account delinquencies or prepayments;
- (b) A sum equal to the ground rents if any and the taxes and special assessments next due on the
 premises covered by this mortgage, plus the premiums that will next become due and pay-
 able on policies of fire and other hazard insurance on the premises covered hereby (all as
 estimated by the Mortgagee) less all sums already paid therefor divided by the number of
 months to elapse before one month prior to the date when such ground rents, premiums,
 taxes and assessments will become delinquent, such sums to be held by Mortgagee in trust
 to pay said ground rents, premiums, taxes and special assessments, before the same become
 delinquent; and
- (c) All payments mentioned in the two preceding subsections of this paragraph and all payments
 to be made under the note secured hereby shall be added together and the aggregate amount
 thereof shall be paid by the Mortgagor each month in a single payment to be applied by the
 Mortgagee to the following items in the order set forth:
 - (i) premium charges under the contract of insurance with the Federal Housing Commissioner, a monthly
 charge (in lieu of mortgage insurance premium), as the case may be;
 - (ii) ground rents, if any, taxes, assessments, fire and other hazard insurance premiums;
 - (iii) interest on the note secured hereby; and
 - (iv) amortization of the principal of said note.

Any deficiency in the amount of such aggregate monthly payment shall, unless made good by
 the Mortgagor prior to the due date of the next such payment, constitute an event of default
 under this mortgage. The Mortgagee may collect a "late charge" not to exceed two cents
 (2c) for each dollar (\$1) of each payment more than fifteen (15) days in arrears to cover
 the extra expense involved in handling delinquent payments.

3. That if the total of the payments made by the Mortgagor under (b) of paragraph 2 preceding shall
 exceed the amount of payments actually made by the Mortgagee for ground rents, taxes and assessments
 or insurance premiums, as the case may be, such excess shall be credited by the Mortgagee on subsequent
 payments of the same nature to be made by the Mortgagor. If, however, the monthly payments made by
 the Mortgagor under (b) of paragraph 2 preceding shall not be sufficient to pay ground rents, taxes and
 assessments or insurance premiums, as the case may be, when the same shall become due and payable,
 then the Mortgagor shall pay to the Mortgagee any amount necessary to make up the deficiency, on or
 before the date when payment of such ground rents, taxes, assessments, or insurance premiums shall be
 due. If at any time the Mortgagor shall tender to the Mortgagee, in accordance with the provisions of the
 note secured hereby, full payment of the entire indebtedness represented thereby, the Mortgagee shall, in
 computing the amount of such indebtedness, credit to the account of the Mortgagor all payments made
 under the provisions of (a) of paragraph 2 hereof, which the Mortgagee has not become obligated to
 pay to the Federal Housing Commissioner, and any balance remaining in the funds accumulated under
 the provisions of (b) of paragraph 2 hereof. If there shall be a default under any of the provisions of