this mortgage resulting in a public sale of the premises covered hereby or if the Mortgagee acquires the property otherwise after default, the Mortgagee shall apply, at the time of the commencement of such proceedings, or at the time the property is otherwise acquired, the balance then 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 properly adjust any payments which shall have been made under (a) of paragraph 2.

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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 Mortgageemay 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.

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 Mortgagee against loss by fire and other hazards, caaualties and contingencies in such amounts and for auch 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 carried in companies approyed by the Mortgagee and the policies and remeviat thereof shall be held by it and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee. In event of loss he will give immediate notice by mail to the Mortgagee who may make proof of loss if not made promptly by the Mortgager, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee instead of to the Mortgagor and the Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagee to the restoration or repair of the property damaged. In event of foreelosure of this mortgage or other transfer of tills to the mortgagor in and to any insurance policies then in force shall pays to the policies then in force shall be pays to the policies the mortgage or other transfer of tills 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 note secured 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.

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 a month 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 2,000 the first time from the date of this mortgage, declining to insure said note and this mortgage; being deemed conclusive proof of such ineligibility), the Mortgage 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 saic 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 Mortgages 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 Mortg and year first above written.	agor (s) have	hereunto set	their hand(s)	and seal(s)	the day
	[BEAL]	Nei	the l	ale	-ISEAL]
A stranger and second s	[SEAL]	E Ma	rein Ci	·le .	[SEAL]
STATE OF KANSAS, COUNTY OF Douglas					
BE IT REMEMBERED, that on this before the undersigned, a Notary H Donald D., Dolo and E., Darlene executed, the above and foregoing inst IN, WITNESS WHEREOF, I have her written.	ols, / to n rument of writi	the County and the personally kr ng, and duly ad	State aforesaid, own to be the s knowledged, the	personally aj ame person (execution o	s) who f same.
My Commission expires August 6	, 1967	Lois L.	Ames 1	Notary (Pastie.
orded October 14, 1965 at 2:22 P ISFACTION: debt secured by this mortgage h		0	nie Been 11 and the r		ister of Dee of deeds is

The debt secured by this mortgage has now authorized to release it of record. (Corp. Seal) en paid in full and the register of deeds is CAPITOL FEDERAL SAVINGS & LOAN ASSN. BY: Ray L. Culbertson, First Vice President Lawrence, Kansas December 6, 1967