

on subsequent payments of the same nature to be made by the Mortgagor. If, however, the total of such monthly payments made by the Mortgagor shall not be sufficient to pay taxes and assessments and insurance premiums, 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 taxes, assessments or insurance premiums shall be due. Upon final payment of the note secured hereby, and this mortgage, the Mortgagee shall refund to the Mortgagor any portion of such monthly payments which has not yet been applied to the payment of taxes, assessments or insurance premiums. If, however, there shall be a default under any of the provisions of this mortgage the Mortgagee shall be, and hereby is, authorized and empowered to apply at any time thereafter any portion of such monthly payments then accumulated, as a credit against the amount of principal and interest then remaining unpaid under said note and any sums then remaining unpaid under this mortgage. Any deficiency in the amount of such monthly payment shall constitute an event of default under this mortgage.

ELEVENTH: Upon request of Mortgagor, or his successors in title, The Fourth National Bank and Trust Company, Wichita, or its successors and assigns, at its or their option, at any time before full payment of the note or obligation hereinbefore described and secured hereby, may make further advances to the Mortgagor, or to any of his successors in title, and the amount of any such advance shall be added to and shall increase the indebtedness secured hereby, and shall be a part of the indebtedness secured by this Mortgage as fully and to the same extent as the original indebtedness hereinbefore described; provided, however, that the total amount of principal secured by this Mortgage and remaining unpaid at any time, including any such advance or advances, shall not exceed the original principal sum hereinbefore described and secured hereby; and provided further, that the final maturity date of any such additional advance or advances shall not be later than the time specified herein for the payment of the original indebtedness hereinbefore described and secured hereby. An Additional Advance Agreement may be given and accepted with respect to each such further advance which may provide for different monthly payments and a different interest rate and other express modifications of this Mortgage and the original note or obligation hereinbefore described and secured hereby; and the Mortgagor does hereby covenant and agree to repay all such further advances made as aforesaid, together with interest thereon, in accordance with the provisions of such Additional Advance Agreement or Agreements, and that all of the covenants and agreements contained in this Mortgage shall apply to such further advances except as this Mortgage shall be expressly modified by such Additional Advance Agreement. This paragraph Tenth shall not alter in any way, restrict or affect the right of the mortgage, or its successors and assigns, to make advances for taxes, assessments, insurance premiums or to preserve the security of this Mortgage or for any other purpose herein provided for.