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

6. That the Mortgagor will keep the improvements now existing or hereafter erected on the mortgaged premises and insured as may be required from time to time by the Mortgagee against loss by fire and other hazards, casualties 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 or which has not been made hereinbefore. All insurance shall be earried in companies approved by the Mortgagee and the policies and renewals thereor shall be held by it and have attached hereto loss pay able 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 nor made promptly by the Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgage instead of to the Mortgager and the Mortgagee jointly, and the insurance proceeds, or any part there if may be applied by the Mortgagee at its option, either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged. In event of foreclosure of this mortgage or other francter of title to the mortgaged property in extinguishment of the debt secured hereby, all right, atte and interest of the Mortgagor in and any in-surance 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, insulance premines repair of the premises or the like, then the Mortgagee may pay the same and all sums so advanced, with interest there on 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 constraints or covenants of this mortgage, or of the note secured hereby, then any sums owing by the Mortgager to the Mortgager shall, at the option of the Mortgager, 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 mort-we gage may be foreclosed. Appraisement is nereby 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 8 months from the date hereof (written statement of any officer of the Department of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development dated subsequent to the 8 months from the date of this mortgage, declining to insure sold note and this mortgage, being deemed conclusive proof of such ineligibility), the Mortgage or the holder of the neve may, at its option, declare all sums 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) ha Ve hereunto set their hand(s) and seal(s) the day and year first Aveca De SEAL SEAL SEAL] STATE OF KANBAS, \$3: COUNTY OF Douglas ). 41. BE IT REMEMBERED, that on this 9th day of September , 19. 70 , me, the undersigned, a Notary Public in and for the County and State aforesaid, personally appeared valcis Hallingsed and Marie G. Hollingsed his personally known to be the same person(s) who ed the above/and foregoing instrument of writing, and duly acknowledged the execution of same. Mark Fra IN WITNESS WHEREOF, I have hereunto set my hand and Notarial Seal on the day and year last above written. . J. 8. ... Bryant Notary Public September 30, 1972.

Recorded September 10, 1970 at 10:46 A.M.

Bee Register of Deeds