The Mortgagor covenants and agrees as follows:

1. 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:

- (b) A sum equal to one-twelfth (1/12) of one-half of one per centum (½%) of the amount of principal then remaining unpaid under the said note as a service charge, which sum is more particularly to cover the expenses of handling the monthly payments on account of taxes, assessments, and fire and other hazard insurance hereinafter provided for, and to cover the other servicing costs in connection with this mortgage and the note secured hereby.
- (c) An intellment of the note resulted hereby.
  (c) An intellment of the provided restrated if a provide and any provided against the promises event of the mortgage; and an installment of the premium that will be one day and any provided against the premises event of the premium that will be one day any provided against the premises of the premium that will be one day any provided against the premises of the premium that will be one day any provided against the premises of the pre

(d) All payments mentioned in the three 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 Morigagor each month in a single payment to be applied by the Morigagot to the following items in the order set forth:

premium charges under the contract of insurance with the Federal Housing Administrator;
 fill service charge as set forth in subsection (b) above;
 fill statistic scheduler in the secure dereby; and
 filterent on the note secure dereby; and
 and mode.

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.

2. That if the total of the payments made by the Morizagor under (c) of paragraph 1 preceding shall exceed the amount of payments actually made by the Morizage or an exceed the amount of payments actually made by the Morizage or an exceed the amount of payments and the state of the provisions of the same the state of the forther and the the Morizage or an exceedance presents of the same that the best first set of the same that the best set of the same that the same that

3. 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 Mortgagee may pay the same.

4. 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 wate thereof, reasonable wear and tear excepted.

5. That if the premises covered hereby, or any part thereof, shall be damaged by fire or other hazard against which insurance is held as hereabefore provided, the amounts paid by any insurance company pursuant to the contract of insurance shall, to the extent of the indebtedness then remaining unpuid, be paid to the Mortgagee, and, at its option, may be applied to the debt or released for the repairing or rebuilding of the premises.

6. That if the Mortgragor fails to make any payment provided for in this mortgrage for taxes, insurance premiums, repair of the premises, or the like, then the Mortgrage may pay the same and all sums so advancel, with interest thereof at six per centum (6%) per annum from the date of such advance, shall be payable on demand and chall be secured hereby.

7. 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 Mortgagers to the Mortgagere shall, at the option of the Mortgagere, 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.

Notice of the exercise of any option granted here'n to the Mortgagre is not required to be given. The covenants herein contained shall blnd, and the benefits and advantagre shall inure to, the respective heirs, executors, administrators, successor and assigns of the particle herein. Whenever used, the singular number shall include the plural, the singular and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF the Mortgagor(s) ha vo hereunto set ... their ... hand(s) and seal(s) the day and year first

A. L. Carey	[SEAL]
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Pearl Emick

Maude Carev

[SEAL]

[SFAL]

[SEAL]

STATE OF KANSAS,

COUNTY OF Douglas

BE IT REMEMBERED, that on this Sth day of 19 37 , before me, the undersigned, a Notary Public in and for the County and State aforesaid, personally appeared A. L. Caroy and his wife, Vauda Car to me personally known to be the same person(s) who executed the above and foregoing instrument of writing, and duly acknowledged the execution of same

IN WITNESS WHEREOF, I have hereunto set my hand and Notarial Seal on the day and year last above written.

55.

(SEAL)

My commission expires \_\_\_\_\_ Dec 31, 1940

Notary Public.