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:

- (a) If this mortgage and the note secured hereby are insured under the provisions of the National Housing Act and so long as they con-Thus to be so insured, one-twelfth (1/12) of -morehalt G f and the the provisions of the Automa Hosing Act and so long as they contain the source of the s
- (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 first material instance hereinafter provided for, and to cover the other servicing costs in connection with this mortgage and the note secured hereby.

(c) An installment of the frame and use the second artery.
(c) An installment of the frame and assessments level or to be a payable to renew the insurance on the premises covered hereby against less by fire or each other harard as may reacondly the medired by the Morenzer in a monitor and the frame and assessments and the fully the medired by the Morenzer in a monitor and the Morenzer is a monitor of the frame and assessment and the fully the model of the time and the frame and the Morenzer is a monitor of the Morenzer in a monitor and the Morenzer is a monitor and the Morenzer is a monitor of the Morenzer is a monitor of the Morenzer is a monitor and the Morenzer is a monitor of the Morenzer in a monitor of the Morenzer is a morenzer is in the Moren

(d) All payments mentioned in the three preceding subsections of this paragraph and all payments to be made under the note secured bereby 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 Mortgager to the following item in the order set forth:

(I) premium charges under the contract of insurance with the Federal Housing Administrator;

- (11) service charge as set forth in subsection (b) above; (111) Aab, used the forth and Wher hazard insurance premiums;
- (IV) interest on the note secured hereby; an
 (V) amortization of the principal of said r

Any deficiency in the amount of such aggregate monthly payment shall unless made good by the Mottgager prior to the due date of the next such payment, continues a event of default under this mortgage. The Mortgagers may children and the date of the set such payment, continues a event of default under this mortgage. The Mortgagers may children and the date of a such as the set such payment, continues a event of default under this mortgage. The Mortgagers may children and the date of a such as the set such as the set such as the set of the set such as the set of the set such as the set of the set of

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 hereinbefere, 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 waste 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 hereinbefore provided, the amounts paid by any insurance company pursuant to the contract of insurance shall, to the extent of the indebted-ness then remaining unpaid, be paid to the Mortgagee, and, at its option, may be applied to the debt or released for the repairing or rebuild-ing of the premises.

6. That if the Mortgager fails to make any payment provided for in this mortgage for taxes, insurance premiums, repair of the premises, or the like, then the Mortgager may pay the same and all sums so advanced, with interest thereof at six per centum (6%) per annum from the date of such advance, shall be payable on demand and shall be served 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 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 mortgared 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 Mortgagge is not required to be given. The covenants herein contained shall bind, and the kenefits and advantages shall hure to, the respective heirs, executors, administrators, successors and assigns of the parties hereto. Whenever used, the singular nonbrive shall 'induc the plural the singular, and the use of any gender shall be applicable to all genders.

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

> Charles C. Florance _ [SEAL]

Irene B. Florance [SEAL]

Pearl Emick

[SEAL]

Notary Public.

[SEAL]

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STATE OF KANSAS.

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These Hoscess as a title as the original Bior lange -eritard Thad ____ day of day -

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COUNTY OF ... Douglas

BE IT REMEMBERED, that on this ______14th day of ... June , 19 37 , before me, the undersigned, a Notary Public in and for the County and State aforesaid, personally appeared Charles C.Florance and wife, Irene 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.

85.

(SEAL)

My commission expires Dec 31 , 1940