MORTGAGE RECORD 83

al Housing Act, he will pay to the Grantee an insurance premium charge of one per dentum [%] of the original principal amount thereof, provided the time of prepayment is more than 2 years before the maturity date; and an insurance premium charge of one-half of one per contum (%) of the original principal amount thereof, provided that such time of prepayment is 2 years or less before such maturity date; such payment to be applied by the Grantee upon the obligation of the Granter to the Federal Housing Administrator on computed functional manual principal amount of context and manual principal amount of the obligation of the Granter to the Federal Housing Administrator on computed functions.

account of martgage instance. 2. That, together with, and in addition to, the monthly reyments of principal and interest rayabl under the terms of the note secured hereby, the Kortgager will pay to the Mortgages until the said not is fully paid, the following sums:

RIDER

6)

19 Miles

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0)

(a) If this mortgage and the said note secured hereby are insured under the provisions of the Ka-tional Housing Act and so long as they continue to be so insured, one-twelfth (1/12) of the argual mortgage insurence premium for the purpose of putting the Kortgages in funds with which to discharge the said Kortgages's obligation to the Federal Housing Administrator for mortgage to cisconargo the said workginger's obligation to the readral housing Amministrator for moregage insurence oprediums pursuant to the provisions of fitle II of the Mational Housing Act, as amon ed, and regulations thereunder; the Mortgages, shall, on the termination of its oblightion to pay mortgage insurence promiums, credit to the account of the Mortgager all payments made under the provisions of this subsection which the Mortgages has not become obligated to pay to the Federal Housing Administrator.

receive nousing Administrator. An installant of the ground rents, if any, and of the taxes and assessments levied or to be levied against the premises covered by this mortgage; and an installment of the premium or pr miums that will become due and payable to renew the insurance on the premises covered hereby against loss by fire or such other hazard as may reasonably be required by the Mortgages in a (c) against loss by live or such other matter is by reasonably to require a such installments shall mounts and in a company or companies satisfactory to the Mortgagee. Such installments shall equal respectively to one-twelfth (1/12) of the annual ground rent, if any, plus the estimate premium or premiums for such insurance, and taxes and assessments next due (as estimated by Such installments shall h equal respectively to one-tweith (1/12) of the annual ground rent, if any plus the estimated premium or premiums for such insurance, and taxes and assessments next due (as estimated by the Kortgageo), less all installments already paid therefor, divided by the number of months that are to elapso before one month prior to the dato when such premium or premiums and taxes and assessments will become delinquent. The Kortgagee shall hold the monthly payments in true to pay such ground rents, if any, premium or premiums and taxes and assessments before the sam become delinquent.

(d) All raymonts mentioned in the three proceeding subsections of this paragraph and all payments to be made under the note secured hereby shall be added together and the aggregate amount ther of shall be paid by the Mortgagor each month in a single rayment to be applied by the Mortgage the following items in the order set forth: (1) premium charges under the contract of insurance with the Federal Housing Administrator to

to the following items in the order set Forth:

(1) promin obarges under the criticate of insurance with the Federal Housing Administrator;
(11) ground rents, if any, taxes, assessments, fire and other hazard insurance promiums;
(17) interest on the note secured hereby; and
(17) enoritation of the principal of said note.

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. The Kortgages may collect a "Into charge" not to access two conts (24) for each dollar (31) of each payment more than fifteen (15) days in arrears to cover the extra expense involved in handling delinguent payments.
3. That if the total of the payments ands by the Mortgagor runder (c) of paragraph 1 preceding shall exceed the same nature to be made by the Mortgagor. If, however, the monthly payments and assessments or insurance promiums, as the case may be, such access shall be credited by the Mortgager of the fort strass and assessments or insurance promiums, as the case may be, when the same shall become due antifered by the Mortgager to all strass and assessments or insurance promiums, as the case may mount necessary to make out folding the mortage shall, be due, if at any time the Mortgager shall recording shall be credited by the Mortgager shall be thered by the Mortgager shall be thered by the Mortgager to make antifered by the Mortgager to a subsequent the Wortgager shall may to the Mortgage any amount necessary to make up the deficiency. So for each any time the Mortgager shall the dortgager, in secondance with the provisions of (a) of paragraph 2 preceding shall account of the Mortgages shall, in accounting the amount of such product any amount necessary to make up the deficiency, for obfore the date when payment of such ground ronts, taxes, assessments, or insurance premiums shall be due. If at any time the Mort computing the amount of such indectedness, credit to the account of the Mortgager all payments rade under the provisions of (a) of paragraph 2 horeof, which the Mortgage has not become obligated to pay to the Federal Housing Administrator, and any balance remaining in the funds accountlated unier the provisions of (c) of paragraph 2 hereof. If there shall be a default under any of the provisions of this mortgage resulting in a public sale of the premises covered hereby or if the Mortgages acquires the property other-wise.after default, the Mortgages shall apply, at the time of the Abrtgages acquires the property other (c) of paragraph 2 preceding, as a credit against the amount of principal them remaining unpid under (c) of paragraph 2 preceding, as a credit against the amount of principal them remaining unpid under (c) of paragraph 2 preceding, as a credit against the amount of principal them remaining unpid under (c) of paragraph 2 preceding, as a credit against the amount of principal them remaining unpid under (c) of paragraph 2 preceding, as a credit against the amount of principal them remaining unpid under (c) of paragraph 2 preceding, as a credit against the amount of principal them remaining unpid under (c) of paragraph 2 preceding, as a credit against the amount of prover mental or municipal ohar of (c) of paragraph 2 preceding, as a credit against the amount of prover mental or municipal ohar of (c) for any pay the scale. 5. That he will keep the premises abore conveyed in as good order and condition as they are now end will not commit on yoursits any waste thereof, easonable wear and tear excepted. 6. That if the premises covered hereby or any part thereof, shall be daraged by fire or other here ard against which insurance shall, to the draw of the indottedness then remaining unpid, the paid to the Mortgager, and, at its option, may be applied to the det or released for the repairing, and rebuilding of the premises.

resultating of the premises. 7. That if the Mortgagor fails to make any payment provided for in this martgage for taxes, insur-ance premiums, repair of the premises, or the like, then the Mortgages 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 b payable on demand and shall be secured hereby.

was writte on the origin Mor tgage 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 Mortgegor to the Mortgegoe shall, at the op-tion of the Mortgegoe, bootme immediately due and payable. The Mortgegoe shall then have the right to enter into the possession of the mortgegod premises and collect the rents, issues and profits thereof. In the event of any default, as herein described, this mortgego may be forcelosed. Appraisement is her by waived

by wared. Notice of the exercise of any option granted herein to the Mortgagee is not required to be given. The covenants herein contained shall blnd, and the benefits and advantages shall inure to, the respecti heirs, executors, administrators, successors and assigns of the parties hereto. Whenever used, the sin ular number shall include the plural, the plural the singular, and the use of any gender shall be appli Blutski Polit able to all genders.

IN WITNESS WHEREOF the Nortgagor(s) have hereunto set their hand(s) and scal(s) the day and year first above written.

Earl V. Marriott Ethel Verriott

STATE OF KAUSAS COUNTY OF Douglas

BE IT REMEMBERED, that on this thirteenth day of April, 1938 before me, the undersigned, a Notary Publia in and for the County and State aforesaid, personally appeared Earl V. Marriott and his wife

released - witness and

hand this. thereby

day of Havenher heen ħ original

D ie, nereby

The mythe lien

The following is endorsed note herein described hivin

hiving discharg-d

paid in full, this mortgage is