## DOUGLAS COUNTY

TO HAVE AND TO HOLD the premises described, together with all and singular the tenements, heredi taments and appurtonances thereunto belonging, and the rents, issues and profits thereof; and also all apparatus, machinery, fixtures, chattels, furnaces, heaters, ranges, mantels, ges and electric light applieds, methods, or screens, screen doors, tamings, blinds and all other fixtures of whatever kind and nature at present contained or bereafter placed in the buildings new or hereafter standing on the said real setate and all structures, gas and oil tanks and equipment screeted or placed in or upon the said real estate and all structures, gas and oll tanks and equipment erected or placed in or upon the said real estate or attached to or used in connection with the said real estate, or to any pipes or flutures therein for the purpess of heating, lighting, or as part of the plumbing therein, or for any other pur-pess apportaining to the present or future use or improvement of the said real estate, whether such ap-paratus, machinery, flutures or chettels have or would become part of the said real estate by such at-tachment thereto, or not, all of which apparatus, machinery, chettels and flutures shall be considered as annawed to end forming a part of the freehold and covered by this mortgages und also all the estate, right, title and interest of the Mortgager of, in and to the mortgaged premises unto the Mortgages, fo ever. ever.

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ever. And the Kortgagor covenants with the Mortgagee that he is lawfully seized in fee of the premises hereby conveyed, that he has good right to sell and convey the snee, as aforessid, and that he will was rant and defend the till thereto forever against the claims and demands of all persons whoresever. This mortgage is given to secure the payment of the principal sum of three Thousand Eight Hundred & Mo/100 #Dollars (\$3,600.00), as evidenced by a cortain promisery note of even date herewith, the terms of which are incorported herein by reforence, payable with interest to be paid at the office of the Security Benefit Association in Toreka. Knase, or at such other place as the bolder of the note are secured. um (vs/ per annum on the unpaid balance until paid, principal and interest to be paid at the office of The Scourity Benefit Association in Topeka, Kanses, or at such other place as the holder of the note mu designate in writing, in monthly installments of Twenty-five &06/100 HHZ bollars (\$25,08), commencing on the first day of September, 1936, and on the first day of each month thereafter, until the principal and interest are fully paid, except that the final payment of principal and interest, if not sconer pais shall be due and payable on the first day of August, 1958. The Hortgagor covenants and agrees as follows: 1. That he will proceed us the meistered and the termine the state of the state.

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 That he will promptly may the principal of and interest on the indebtedness ovidenced by the said note, at the times and in the manner therein provided. Privilege is reserved to pay the dobt in whole, or in an amount equal to one or more monthly payments on the principal that are next due on the whole, or in an amount equal to one or more monthly paymonts on the principal that are next due on the note, on the first day of any month prior to maturity; provided, however, that writen notice of an in-tention to exercise such privilege is given at least thirty (30) days prior to prepaymont; and provided further that in the event the dobt is paid in full prior to maturity and at that time it is indured und the provisions of the Ratianal Housing Act, he will pay to the Grantee an adjusted presum charges of one per centum (15) of the original principal amount thereof, except that in no event shall the adjusted pr mium acceed the aggregate amount of premium charges which would have been payable if the mortgage had continued to be insured until maturity; such apyments to be applied by the Grantee upon its obligation t the Federal Housing Adhinistrator on account of mortgage insurance.

2. That, together with, and in addition to, the monthly payments of principal and interest pay-nder the terms of the note secured hereby, the Mortgagor will pay to the Mortgagee until the said able under the terms

2. Intro, together star, and the control of the Nortgagor will pay to the Kortgages until the said note is fully paid, the following sums:

(a) If this nortgage and the note secured hereby are insured under the provisions of the Kationa Housing Act and so long as they continue to be so insured, one-tweifth (1/12) of the annual mortgage insurance premium for the purpose of putting the Kortgages in funds with which to discharge the said Kortgage is obligated not to be federal Housing Administrator for mortgage insurance premium for the provisions of Title II of the Kational Housing Administrator for mortgage insurance premiums pursuant to the provisions of Title II of the Kational Housing Administrator for mortgage insurance premiums present to the second the account of the Mortgager all payment made under the previsions of this subsection which the Nortgages has not become obligated to pay to the Federal Housing Administrator.
(b) An installment of the greund rents, if any, and of the taxes and installment of the premium or premiums that will become due and payble to renew the insurance of the premium or premiums at a scapenty or companies satisfactory to the Kortgages. Such installed hereby against loss by fire or such other heard as may reaconably be required by the Nortgages in anounts and in a company or companies satisfactory to the Kortgages. Such installed premium or premiums for such insurance, and taxes and assessments next difference in the started premium or premiums for such insurance, and taxes and assessments next difference in the started premium or premiums for such insurance and taxes and assessments next difference in the started premium or premiums for such insurance, and taxes and assessments next difference in the started premium or premiums for such insurance, and taxes and assessments next difference in the started premium or premiums for such insurance.

ments usual to equal respectively to use-useith (1/12) of the annual ground real, if any, plus the estimated premium or premiums for such insurance, and taxes and assessments next di (as estimated by the Mortgagee), less all installments already paid thereofor, divided by th number of months that are to eless before one month prior to the date when such premium or premiums and taxes and assessments will become delinquent. The Kortgagee shall hold the monthly payments in trust to pay such ground rents, if any, premium or premiums and taxes and assessments before the same become delinquent.

and assessments before the same become delinquent.
(c) All payments mentioned in the two 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 Mortgages to the following items in the order set forth:

(I) premium charges under the contract of insurances with the Federal Housing Administrato
(II) ground rente, if any, taxes, assessments, fire and other herard insurance premiums;
(III) interest on the note sequered hereby; and
(IV) paretization of the approximate of ante

(IV) amortization of the principal of said note. Any deficiency in the amount of such aggregate monthly payment shall, unless rade good by th Europagar prior to the due date of the next such payment, constitute an event of default under this mortgage. The Mortgagee may collect a "late charge" not to exceed two cents (2¢) for ear dollar (\$1) of each payment more than fifteen (15) days in arrears to cover the extra expense

this mortgage. The Mortgage may collect a "late charge" not to exceed two conts (24) for each dollar (31) of each payment more than fitteen (15) days in arrears to cover the extra expension involved in handling delinquent payments.
That if the total of the payment more than fitteen (15) days in arrears to cover the extra expension involved in handling delinquent payments.
That if the total of the payment made by the Mortgager under (b) of paragraph 1 preceding shall exceed the amount of payments actually made by the Mortgage for ground rents, taxes and assessments or insurance premiums, as the case may be, such excess shall be cordited by the Vortgage on sub-sequence yarments of the same anture to be rande by the Mortgager. If, however, the monthy payments actually made by the Mortgager intervents of the same anture to be rande by the Mortgager. If, however, the northy payments are and assessments or insurance premiums, as the case may be, when the same shall become due and payable, then the Mortgager shall pay to the Mortgager any amount necessary to make up the deficiency, on or before the date when payment of such ground rents, taxes, assessments, or insurance premiums shall be derived by the Nortgage shall, in computing the amount of such inductedness, rordit to the account of the Mortgager shall and or the provisions of the norsistions of (a) of paragraph 2 horeof, which the Mortgage has not become obligated to pay to the Foderal Housing Administrator, and any balance remaining in the funds accumited who provisions of this mortgage regulated by the time for the orbitage acquires and the provisions of the provisions of the provisions active drage or if the Mortgage acquires the provisions of the provisions of the provisions active drage and associated to pay to the Foderal Housing Administrator, and any balance remaining in the funds accumited by the fortgage acquires attractor the such provisions active drage acquires which shall apply at the time the provisions of this mortgage of the Mortgagee may pay the same.