## DOUGLAS COUNTY

(b) An installment of the ground rent, if any, and of the taxes and assessments levied or to be levied against the promises covered by this mortgage; and an installment of the premium or promiums that will become due and payable to renew the insurance on the promises covered hero-by against less by fire or such other hazard as may reasonably be required by the Mortgagee in amounts and in a company or companies satisfactory to the Mortgagee. Such installments shall be equal respectively to one-twelfth (1/12) of the annual ground rent, if any, plus the esti-mated premium or premiums for such insurance, and taxes and assessments next due (as estimated by the Mortgagee), less all installments already paid therefore, divided by the number of months that are to elapse before one month prior to the date when such premium or premiums and taxes and assessments will become delinquent. The Mortgagee shall hold these monthly payments in trust to pay such ground rents, if any, premium or premiums and taxes and assessments before the same to pay such ground rents. to pay such ground rests, if any, premium or premiums and taxes and assessments before the sam become delinquont.

(c) All paymonts monitoned in the two proceeding subsections of this paragraph and all paymonts to b made under the note secured hereby shall be added together and the aggregate amount thereof shall be paid by the Mortgager each month in a single payment to be applied by the Mortgages to the following items in the order sot forth:

(1) premium charges under the contract of insurance with the Federal Housing Administrator;
(11) ground ronts, if any, taxes, assessments, fire and other hazard insurance premiums;
(111) interest on the note secured horoby; and
(112) constitution of the primeipal of said note.

(IV) amortization 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 nort such payment, constitute an event of default under this mortgage. The Mortgages may be collect a "late charge" not to exceed two cents (24) for each for each dollar (31) of each payment more than fifteen (15) days in arrears to cover the extra expense involved in habiling delinquent payments. 3. That if the total of the payments ande by the Mortgager under (b) of paragraph 1 preceding shall exceed the amount of payments actually made by the Mortgager (b) of paragraph 1 preceding shall exceed the amount of payments actually made by the Mortgage or ground/rents, taxes and assessments or innurance premiums, as the case may be, such excess shall be credited by the Mortgage on subsequent maxents of the same nature to be made by the Mortgarger. If he mover, the monthy randoms made by the for the same nature to be made by the Mortgage for the payments made by the mortance premiums, as the case may be, such excess shall be credited by the Mortgage on subsequent

Insurance promiums, as the case may be, such excess shall be oredited by the Mortgages on subsequent payments of the same nature to be made by the Mortgager. If, however, the nonthly payments made by the Mortgagor under (b) of paragraph 2 preceding shall not be sufficient to pay ground rents, taxes and as-sessments or insurance promiums, as the case may be, when the same shall become due and payable, then the Mortgagor shall pay to the Mortgage on y 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 due. If a any time the Mortgager shall tender to the Mortgages, in accordance with the provisions of the note se-cured hereby, full payment of the entire indebtedness represented thereby, the Artgages shall, in com-puting the amount of such indebtedness, ordit to the Mortgages has not become oblighted to pay to the the provisions of (a) of paragraph 2 hereof, which the Mortgagee has not become obligated to pay to the the provisions of (a) of paragraph 2 hereof, which the Mortgagee has not become obligated to pay to the Federal Housing Administrator, and any balance remaining in the funds accumulated under the provisions of (b) of paragraph 2 hereof. If there shall be a default under any of the provisions of this mortgage resulting in a public sule of the premises covered hereby or if the Mortgagee acquires the property otherwise after default, the Mortgagee shall apply, at the time of the commencement of such proceedings or at the time the property is otherwise acquired, the balance then remaining in the funds accumulated under shi note and shall properly adjust any payments which shall have been made under (a) of paragraph 2. 4. 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 Vortgagee may pay the same.

fines, or impositions, for which provision has not been made hereinbefore, and in default thereof the Mortgages 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 cannit or permit any waste thereof, reasonable wear and tear excepted. 6. That if the premises covered hereby, or any part thereof, shall be damaged by fire or other haz ard against which incurance is held as hereinbefore provided, the amounts paid by any incurance company pursuant to the contract of insurance shall, to the extent of the indebtedness then remaining unpid, be paid to the Mortgages, and, at its option, may be applied to the debt or released for the repairing or multidue of the mortane.

put do the Mortgagee, and, at its option, may be applied to the debt or released for the repairing or rebuilding of the pramises. 7. That if the Mortgager fails to make any payment provided for in this mortgage for taxes, insur-ance premiums, ropair of the promises, or the like, then the Mortgages may pay the same and all sums so advanced, with interest thereof.at five per centum (5%) per annum 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, conditions or covenants of this mortgage, or of the note secured he orby, then any sums owing by the Mortgages thall then have the right to enter into the possession of the mortgaged promises and colloct the rents, issues and profits thereof. In the event of any default, as herein being and output the mortgage of the Mortgages is not required to be given. The covenants herein contained shall bind, and the benefits and advantages shall incure to, the respec-tive herein, executors, administrators, successors and assigns of the parties hereto. Whenever used, the applicable to all genders.

IN WITNESS WHEREOF the Mortgagor(s) have hereunto set our hand(s) and seal(s) the day and year first above written.

Ruth M. Wood Robert E. Wood H. O. Woodard May M. Woodard

STATE OF KANSAS, COUNTY OF DOUGLAS

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BE IT REFERENCED, that on this 6th day of June, 1939, before me, the undersigned, a Notary Public in and for the County and State aforesaid, personally appeared Ruth E. Wood & Robert E. Wood, her husba and H.O. Woodard & May E. Woodard, his wife, to me personally known to be the same person(a) who execute of the above and foregoing instrument of writing, and duly acknowledged the execution of same. IN WITTERS WHEFEOF, I have bereauto set my hand and Notarial Scal on the day and year last above written.

(SEAL) My Commission expires January 13, 1940.

John C. Emick Notary Public.

Register of De

Recorded June 7, 1939 at 10:00 A. H. relatives on Doors

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