## **MORTGAGE RECORD 88**

TO HAVE AND TO HOLD the premises described, together with all and singular the tenements, hereditaments and appurtenances thereunto belonging, and the rents, issues and profits thereof; and also all apparatus, mach inery, fixtures, chattels, furnaces, heaters, ranges, mantles, gas and electric light fixtures, elevators, inery, fixtures, chattels, furnaces, heaters, ranges, mantles, gas and electric light fixtures, elevators, screens, screen doors, awnings, blinds and all other fixtures of whatever kind and nature at present contained or hereafter placed in the buildings now or hereafter standing on the said real estate, and all structures, gas and oil tanks and equipment erected or placed in or upon the said real estate or attached to or used in con-nection with the said real estate, or to any pipes or fixtures therein for the purpose of heating, lighting, or as part of the plumbing therein, or for any other purpose appertaining to the present or future use or improve-ment of the said real estate, whether such apparatus, machinery, fixtures or chattels have or would become part of the said real estate by such attachment thereto, or not, all of which apparatus machinery, chattels and fixtures shall be considered as annexed to and forming a part of the freehold and covered by this mortgage; and also all the estate, right, title and interest of the Mortgagor, of, in and to the mortgaged premises unto the Mortgagee, forever.

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Mortgagee, forever. And the Mortgagor 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 same, as aforesaid, and that he will warrant and defend the title thereto forever against the claims and demands of all persons whomsoever.

This mortgage is given to secure the payment of the principal sum of Forty-one Hundred Dollars (\$4100.00), as evidenced by a certain promissory note of even date herewith the terms of which are incorporated herein by reference, payable with interest at the rate of Four one-half per centum (42%) per annum on the unpaid balance until paid, principal and interest to paid at the office of Capitol Federal Savings and Loan Association in Topeka, Kansas, or at such other place as the holder of the note may designate in writing, in monthly install-ments of Twenty-two and 80/100 Dollars (\$22.80), commencing on the first day of <sup>M</sup>ay, 1943, and on the first day of each month thereafter until the principal and interest are fully paid, except that the final payment of

of each moment thereaster until the principal and interest are fully paid, except that the final payment of principal and interest, if not sconer paid, shall be due and payable on the first day of April, 1968. The Mortgagor covenants and agrees as follows: 1. That he will promptly pay the principal of and interest on the indebtedness evidenced 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 note, on the first day of any month prior to maturity: Provided, however, that written notice of an intention to exercise such priv-ilege is given at least thrity (30) days prior to prepayment; and provided further that in the event the dobt is paid in full prior to maturity and at that time it is insured under the provisions of the National Housing April 20 for the suit and adjusted premium charge of one are control (10) for the original Housing is paid in full prior to maturity and at that time it is insured under the provisions of the Astional Housing Act, he will pay to the Grantee and adjusted premium charge of one per centum (1%) of the original principal amount thereof, except that in no event shall the adjusted promium exceed the aggregate amount of premium charges which would have been payable if the mortgage had continued to be insured until maturity; such payment to be applied by the Grantee upon its obligation to the Federal Housing Commissioner on account of Mortgage insurance.

2. That, together with, and in addition to, the monthly payments of principal and interest payable under terms of the note secured hereby, the Mortgagor will pay to the Mortgagee until the said note is fully the (a) If this mortgage and the note secured hereby are insured

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 continue to be so insured, one-twelfth (1/12) of the annual mortgage insurance premium for the purpose of putting the Mortgagee in funds with which to discharge the said Mortgagee's obligation to the Federal Housing Commissioner for mortgage insurance premiums pursuant to the provisions of Title VI of the National Housing Act, as amended, and Regulations thereunder. The Mortgagee shall, on the termination of its obligation to pay mortgage insurance premiums, credit to the account of the Mortgagor all payments made under the provisions of this subsection which the Mortgagee has not become obligated to pay the Federal Housing

Commissioner. (b) A sum equal to the ground rents if any and the taxes and special assessments next due on the premises covered by this mortgage, plus the premiums that will next become due and payable on policies of fire and other hazard insurance on the premises covered hereby (all as estimated by the Mortgagee) less all sums already paid 23 therefor divided by the number of months to elapse before one month prior to the date when such ground rents, premiums, taxes and assessments will become delinquent, such sums to be held by Mortgagee in trust to pay said

premiums, taxes and assessments will become defindent, such aums to be held by morgagee in fruit to pay sa ground rents, premiums, taxes and special 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 Mortgagor each month in a single payment to be applied by the Mortgagee to the following items in the and all payments at forth: (1) premium charges under the contract of insurance with the Federal Housing Commissioner: (11) ground rents, if any, taxes, assessments, fire and other hazard insurance premiument (11) interest on the note secured hereby; and (17) amortization of the prime. order set forth:

(III) interest on the note secured hereby; and (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 next such payment, constitute an event of default under this mortgage. The Mort-gagee may collect a "late charge" not to exceed two cents(2¢) for each dollar (\$1) of each payment more than fifteen (15) days in arrears to cover the extra expense involved in handling delinquent payments. 3. That if the total of the payments made by the Mortgagor under (b) of paragraph 2 preceding shall exceed the amount of payments actually made by the Mortgagee for ground rents, taxes and assessments or insuranc premiums, as the case may be, such excess shall be credited by the Mortgagee on subsequent payments of the same nature to be made by the Mortgagor. If, however, the monthly payments made by the Mortgagor under (b) of para-graph 2 preceding shall not be sufficient to pay ground rents, taxes and assessments or insurance premiums, as the other mortgagor. If, however, the monthly payments made by the Mortgagor under (b) of para-graph 2 preceding shall not be sufficient to pay ground rents, taxes and assessments or insurance premiums, as the case may be, when the same shall become due and payable, then the Mortgagor shall pay to the Mortgage and premiums. graph 2 preceding shall not be sufficient to pay ground rents, taxes and assessments or insurance premiums, as the case may be, when the same shall become due and payable, then the Mortgagor shall pay to the Mortgage 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 due. If at any time the Mortgage shall tender to the Mortgagee, in accordance with the provisions of the note secured hereby, full payment of the entire indebtedness repres-ented thereby, the Mortgagee shall, in computing the amount of such indebtedness, credit to the account of the Mortgagor all payments made under the provisions of (a) of paragraph 2 hereof, which the Mortgage has not be-come obligated to pay to the Federal Housing Commissioner, 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 sale of the premises covered hereby or if the Mortgagee exquires the pro-proparity otherwise after default, the Mortgagee shall apply, at the time of the commencement of such proceeding tol. \$ 6 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 (b) of paragraph 2 preceding, as a credit against the amount of principal then remaining unpaid under said 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 Mort-of

gagee 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 commit or permit any waste thereof, reasonable wear and tear excepted. As the Mortgagor will keep the improvements now existing or hereafter erected on the mortgaged A

6. That the Mortgagor will keep the improvements now existing or hereafter erected on the mortgaged premises, insured as may be required from time to time by the Mortgagee against loss by fire and other hazards casualties and contingencies in such amounts and for such periods as it may require and will pay promptly, when due any premiums on such insurance provision for payment of which has not been made hereinbefore. All insurance shall be carried in companies approved by the Mortgagee and the policies and renewals thereof shall be held by it and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee. In event of loss he will give immediate notice by mail to the Mortgagee who may make proof of loss if not made promptly by the Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment

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