The Mortgagor covenants and agrees as follows;

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 debt in whole, or in an amount equal to one or more monthly payments on the principal that there 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 privilege is given at least thirty (30) days prior to prepayment; and provided further that in the event the debt is paid in full prior to maturity and at that time it is insured under the provisions of the National Housing Act, he will pay to the Grantee an adjusted premium charges of one per centum (1%) of the original principal amount thereof, except that in no event shall the adjusted premium exceed the aggregate amount of premium charges which would have been payable if the mortgage had continued to be insured under the provisions of the National Housing Act, he will prove the mass of the note secured applied by the Grantee upon its obligation to, the roothly payments of principal and interest payable under the terms of 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 Mortgage in funds with which to discharge the said Mortgage of the National Housing Act, as amended, and Regulations thereunder. The Mortgage all pay not the provisions of the National Housing Act, as a mended, and Regulations thereunder. The Mortgage allog administ provisions of this subsection which the Mortgagee has not become obligated to pay to the Kortgage in grantal and the taxes and special assessments next due on the premises covered by the grantal provisions of the National Housing Act, as an one defined to the agroup of the discharge the Mortgage) less all sums already paid the

puss the premiums that will next neces one one an apparte on policies of five and other harard insurance on the premius coverable by (all as estimated by the Notrigage) is near the presented presented premiums, taxes and assessments of insurance on the premius coverable by (all as estimated by the Notrigage) is near the two preceding subsections of this paragraph and all payments to be made under the note secured the aggregate in true of the paragraph and all payments to be made under the note secured the payment of the contrast of an analysis presented the secured subsections of this paragraph and all payments to be made under the note secured the payment of the contrast of an analysis presented the payment of the contrast of an analysis presented the payment of the note secured hereby; and the note and the payment, or the note secured hereby; and the payment of the note and the payment of the note and the payment of the note the payment of the payment of the note the payment of the payment of the note the payment of the

IN WITNESS WHEREOF the Mortgagor (s) have hereunto set their hand(s) and seal(s) the day and year first above writter

John	s.	Kirk	[SEAL]

Julia D. Kirk [SEAL]

[SEAL]

[SEAL]

M

STATE OF KANSAS,

Seal

COUNTY OF DOUGLAS

BE IT REMEMBERED, that on this ______ 21st____ day of _____ ., 19_46., before me, the undersigned, August a Notary Public in and for the County and State aforesaid, personally appeared <u>John S Kirk and Julia D Kirk</u>, to me personally known to be the same person(s) who executed the above and foregoing instrument of writing, and duly acknowledged the execution sam³. IN WITNESS WHEREOF, I have hereunto set my hand and Notarial Scal on the day and year last above written.

March 18 1950 My Commission expires Howard Wiseman Notary Public. (SEAL) Releac The martgage, When the underse e.c.

gned, awnere of the w the full payment of the ye the Rejuter of dece stigage of record. So acknowledge the fee The debt secu do This re written y and autho the the on the original Vto dischafige of-faugeed 1948. age Vate ma 1 14 The Lawrence Hational Bank La attest : lup Riley Burcham Baward Fireman (Elecutive Vice her 6Cg. acsh. back Rylls b

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