this mortgage resulting in a public sale of the premises covered hereby or if the Mortgagee acquires the' property otherwise after default, the Mortgagee shall apply, at the time of the comme t 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 i (4) of paragraph 2.

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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 Mortgagee 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.

6. That the Mortgagor will keep the inprovements now existing or hereafter erected on the mort-gaged 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 thereito 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 Mortgage 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 for such loss directly to the company concerned is nervey authorized and unrected to make payment for such loss during the Mortgages instead of to the Mortgager and the Mortgagese jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagese at its option, either to the reduction of the indebtedness part increase, may be applied by the Mortgagee at its option, either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged. In event of foredeauer of this mortgage or other transfer of tille to the mortgaged property in extinguishment of the doth secured-hereby, all right; tille and interest of the Mortgagor in and to any insurance policies then in force shall pass to the purchaser or grantee. 1

7. That if the Mortgagor fails to make any payment provided for in this mortgage for taxes, insur-ance premiums, repair of the premises, of the like, then the Mortgagee may pay the same and all sums so advanced, with interest thereon at the rate set forth in the note secured hereby 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 note secured hereby, then any sums owing by the Mortgage to the Mortgagee shall, at the option of Mortgagee, become immediately due and payable. The Mortgagee shall then have the right to enter the Mortgagee, become immediately due and payable. The Mortgagee shall then have the right to enter into the possession of the mortgaged premises and collect the rents, issues and profits thereof. In the event of any default, as herein described, this mortgage may be foreclosed. Appraisement is hereby waived.

9. The Mortgagor further agrees that should this mortgage and the note secured hereby not be eligi-ble for insurance under the National Housing Act within 170 days from the date hereof (written statement of any officer of the Federal Housing Administration or authorized agent of the Federal Housing from the date hereof (written Commissioner dated subsequent to the . 170 day ²⁴ time from the date of this mortgage, declining to insure said note and this mortgage, being deemed conclusive proof of such ineligibility), the Mortgage or the holder of the note may, at its option, declare all sums secured hereby immediately due and payable. time from the date of this mortgage, declining

Notice of the exercise of any option granted herein to the Mortgages is not required to be given. The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, covernants merein containing sama tomo, and use penetris and advantages sama mare to, the concerned ments, executors, administrators, successors and assigns of the parties herefo. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

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

U. aldeiden [SEAL]

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mined K. Gedenul [stat]

Hard a. Beck Register of Deeds

[SEAL] [SEAL]

STATE OF KANSAS, COUNTY OF Oniglis

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BE IT REMEMBERED) that on this TUL day of Cutrow, 1979, before me the undersigned a Nothry Public in and for the County and State aforesaid, personally appeared Done Link, Alderson and Bet ty ..., to me personally known to be the same person(s) who address and source and wife and wife and wife and state aforesaid, personally appeared experimed the appresent and foregoing instrument of writing, and duly acknowledged the execution of same. De Witterse WHEREOF, I have hereunto set my hand and Notarial Seal on the day and year last above Xa