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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 commencement of such proceedings, or at the time the property is otherwise acquired, the balance then remaining in the funds proceedings, of as the time the property is ouncewise acquired, the ontained then remainded under (b) of paragraph 2 preceding, as a credit against the amount of principal then remainded under (b) of paragraph 2 preceding, as a credit against the amount of principal then remainded under (b) of paragraph 2 preceding, as a credit against the amount of principal then remainded under (b) of paragraph 2 preceding, as a credit against the amount of principal then remainded under (b) of paragraph 2 preceding, as a credit against the amount of principal then remainded under (b) of paragraph 2 preceding, as a credit against the amount of principal then remainded under (b) of paragraph 2 preceding, as a credit against the amount of principal then remainded under (b) of paragraph 2 preceding, as a credit against the amount of principal then remainded under (b) of paragraph 2 preceding (b) of paragraph 2 pre ing unpaid under said note and shall properly adjust any payments which shall have been made under

- 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
- 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 improvements now existing or hereafter erected on the mortgaged premises, insured as may be required from time to time by the Mortgage against loss by fire and other heaved. gages premises, insures as may be required from time to time by the most specific as it may require and other hazards, casualties and contingencies in such amounts and for such periods as it may require and other mazarus, easuaties, 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 for such loss directly to the company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgage instead of to the Mortgage and the Mortgage jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgage at its option, either to the reduction of the indebtons hereby secured or to the restoration or repair of the property damaged. In event of foreclosure of this mortgage or other transfer of title to the mortgaged property in extinguishment of the debt secured in the control of the property of the property damaged. hereby, all right, title and interest of the Mortgagor in and to any insurance policies then in force shall pass to the purchaser or grantee.
- 7. That if the Mortgagor fails to make any payment provided for in this mortgage for taxes, insur-That it he mortgogy rais to make any payment provided for it and mortgogy for taxes, man-ance premiums, repair of the premises, or the like, then the Mortgogee 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 the note secured hereby, then any sums owing by the Mortgagor to the Mortgagee shall, at the option of the Mortgagee, become immediately due and payable. The Mortgagee shall then have the right to enterinto 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 forcelosed. Appraisement is hereby waived.
- 9. The Mortgagor further agrees that should this mortgage and the note secured hereby not be eligible for insurance under the National Housing Act within Smooths 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 9 months time from the date of this mortgage, declining to insure said note and this mortgage, being deemed conclusive proof of such ineligibility), the Mortgagee or the holder of the note may, at its option, declareall sums secured hereby immediately due and payable.
- 10. The Mortgagor covenants and agrees that so long as this mortgage and the said note secured hereby are insured under the provisions of the National Housing Act, he will not execute or file for record any instrument which imposes a restriction upon the sale or occupancy of the mortgaged property on the basis of race, color, or creed. Upon any violation of this undertaking, the Mortgagee may, at its option, declare the unpaid balance of the debt secured hereby immediately due and payable.

Notice of the exercise of any option granted herein to the Mortgagee is not required to be given. The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable

IN WITNESS WHEREOF the Mortgagor (s) ha ve 'hereunto set their hand (s) and seal (s) the day and year first above written.

[SEAL] THO. CAC STATE OF KANSAS, COUNTY OF Douglas 2/4 UBBEVY fignemeners, that on this day of Verlanders 1951, budger and the county and State aforesaid, personally appeared figured the purpose of the County and State aforesaid, personally known to be the same persons(s) who executed the above and foregoing instrument of writing, and duly acknowledged the execution of same.

IN WITNESS WHEREOF, I have hereunto set my hand and Notarial Seal on the day and year last above

My Commission expires November 6, 1852 - Coffee Notary Public.

22, 1951 at 19:20 A. M. Satisfaction of and it of records Canta Garden and My Regular Control and My Ray to Willowson and the disjoien of freed Lawrena, Marie