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 commenciencent 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 Mortgagee may pay the same.

5. That he will keep the premises above conveyed in as good order and condition as they are now aid 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 Mortgagee against loss by fire and will pay promptly, when due, any premiums on step insurance provision for payment of which has not been made hereinbefore. All insurance shall be carried in companies approved by the Mortgagee and of and in form acceptable to the Mortgagee. In event offdas here'll give immediate notice by mail to the Mortgagee on the Mortgagee who may make proof of loss if not inade promptly by the Mortgager, and each started and in form acceptable to the Mortgagee. In event offdas here'll give immediate notice by mail to the Mortgagee instead of to the Mortgage and the Mortgagee instead of to the Mortgage and the Mortgagee instead of to the Mortgagee at its option, either to the reduction of the indetections hereby secure of or other transfer of title to the mortgage of the reduction of the indetections mortgage or other transfer of title to the mortgaged property in efficient of the detections of the detections of the advertage or other transfer of title to the Mortgage in a discussed of the detections of the mortgage or other transfer of title to the Mortgaged property in efficient of the detections mortgage or other transfer of title to the Mortgage in a down insurance policies then in force shall pass to the purchaser or grantee.

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7. That if the Mortgagor fails to make any payment provided for in this mortgage for taxes, insurance premiums, repair of the premises, or the like, then the Mortgagee may pay the same and all sums so advanced, with interest thereon at the rate set forth in the nöte 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 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 eligible for insurance under the National Housing Act within from the date hereof further attacement of any officer of the Federal Housing Administration or authorized agent of the Federal Housing Commissioner dated subsequent to the 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.

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 to all provers.

and year fifs above written.

Atpats, SP 1.F. Rice LAWRENCE HOUSING [SEAL] TIC [SPAL] Frew Presidentspall Secretary [SEAL] By Momed to k STATE OF KANSAS. COUNTY OF BE IT REMEMBERED, that on this day of , 19 before me, the undersigned, a Notary Public in and for the County and State aforesaid, personally appeared to me personally known to be the same person (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 written My Commission expires Notary Public. Rolansi The Dabt secured by this mortga d is cancelled, this 15 th class & Investiment Compa (Corp. Seal) ooke Secretary C.W.

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