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See Bill 228.50

49430 BOOK 104

THIS INDENTURE, made this 16TH day of June, 1953,

WITNESSETH that

GERALD I. HOOVER and WILDA C. HOOVER, husband and wife,

of the County of Douglas
State of Kansas, hereinafter called "Grantor", whether one or more,
does hereby mortgage to Phoenix Mutual Life Insurance Company, a Connecticut corporation, with its
principal office in Hartford, Connecticut, hereinafter called "Phoenix", the following described land
situated in the County of Douglas, State of Kansas, to wit:

The Northwest Quarter (NW $\frac{1}{4}$) of Section Twenty (20), and all that portion of the West Half (W $\frac{1}{2}$) of the Southwest Quarter (SW $\frac{1}{4}$) of Section Seventeen (17), lying South of Wakarusa Creek, said last tract containing Fifteen and One-half (15 $\frac{1}{2}$) acres, more or less, less that part thereof taken for highway purposes on the West side thereof, all in Township Thirteen (13) South, Range Twenty (20) East, and containing in all One Hundred Seventy-five (175) acres, more or less.

together with all the buildings, improvements and fixtures which are now on or hereafter may be erected on said land, and all the tenements, hereditaments, privileges and appurtenances thereunto belonging or in anywise appertaining, all of which said property is hereafter called "the premises".

This mortgage is given to secure the payment to Phoenix, at its principal office in Hartford, Connecticut, of the sum of * * Thirteen Thousand and No/100 * * * Dollars (\$13,000.00) as follows:

The sum of \$275.00 shall be paid on the first day of February, 1954, the sum of \$275.00 shall be paid on the first day of August, 1954, and a like sum shall be paid on the first day of each February and August thereafter up to and including the first day of February, 1968, and the entire amount remaining unpaid under the note secured hereby shall become due and payable on the first day of August, 1968.

according to the terms of a promissory note executed of even date herewith by Grantor, and in accordance with prepayment privilege as specified in said note; and

Grantor covenants and agrees with Phoenix as follows:

1. That Grantor is lawfully seized and possessed of the premises and has good right to convey the same; that they are free from all liens and encumbrances; that Grantor will warrant and defend the title thereto against the lawful claims of all persons whomsoever.
2. That, until all sums secured hereby are paid in full, Grantor will keep all buildings above described insured against loss by fire and such other hazards as Phoenix may require. The policies of such insurance shall be deposited with Phoenix and shall be in forms and amounts and issued by companies satisfactory to Phoenix. Phoenix may collect the proceeds of any insurance which may become due and, at its option, after deducting the expenses of such collection, apply the balance to one or both of the following: (1) To a partial or total restoration of the buildings (2) to the payment of principal, whether then matured or not, in the inverse order of its maturity.
3. That Grantor will pay all taxes, assessments and charges which are or may be levied against the premises or any part thereof before same become delinquent and deliver to Phoenix satisfactory evidence of such payment.
4. That if Grantor shall fail to pay any insurance premium, taxes, assessments or charges aforesaid, Phoenix, at its discretion, may pay the same. Any sum so advanced by Phoenix, with interest thereon from the date of such advance at the highest rate permitted by law, shall be due from Grantor on demand, and the payment thereof shall be secured by this instrument.
5. That Grantor will keep the premises in as good repair as they now are; will not commit or permit waste on the premises; will not cut, use, or remove or permit the cutting, use or removal of any trees or timber on the premises other than for ordinary farm purposes; will comply with all Federal, State and County laws, rules and regulations affecting the premises; will keep all tillable soil in an advanced state of cultivation in accordance with the practice of good husbandry; will permit the agents of Phoenix to pass through or over premises at all reasonable times for the purpose of inspecting them.