

And the said party of the first part does further covenant and agree, until the debt hereby secured is fully satisfied, to pay all legal taxes, assessments, water rents, municipal or governmental rates, charges or impositions which may be levied or have been levied, on said premises, or on the lien created by this instrument, before any penalty for non-payment attaches thereto; also to abstain from the commission of waste on said premises, and to keep the buildings thereon in good repair and insured against loss or damage by fire and windstorm in companies and in amounts satisfactory to said party of the second part, its successors or assigns, with loss payable to the party of the second part, its successors or assigns, as its or their interest may appear, and to assign and deliver to it or them all policies of insurance on said buildings, and the renewals thereof, and in case of failure to do so, the said party of the second part, its successors or assigns, may pay such taxes, assessments, water rents, municipal or governmental rates, charges or impositions, make such repairs, or effect such insurance; and the amounts paid therefor, with interest thereon, from the date of payment, at the rate of ten per cent per annum, shall be collectible with, as part of, and in the same manner as, the principal sum hereby secured. Provided, however, in case the sum of interest reserved hereunder during any year during which this mortgage shall be in force, and the taxes levied and assessed upon the debt secured by this mortgage for said year shall exceed ten per cent of the principal sum then secured by this mortgage, then and in that event, the party of the first part shall pay only such portion of the taxes upon the debt hereby secured, as, when added to the interest reserved herein, shall equal ten per cent per annum upon the indebtedness then secured by this mortgage.

And the said party of the first part does agree that any monies received on account of any insurance loss may, at the option of the party of the second part, its successors or assigns, (a) be applied to repairing or rebuilding in a manner agreed to by the party of the second part, its successors or assigns, or (b) be applied toward payment of the indebtedness hereby secured, in a manner to be determined by the party of the second part, notwithstanding the same may not then be due, or (c) be paid to the party of the first part, or the successors in title of the party of the first part, without affecting the lien of this mortgage for the full amount hereby secured and remaining unpaid.

And as additional and collateral security for the payment of the note or notes hereinbefore described and all sums to become due under this mortgage, said party of the first part hereby assigns to said party of the second part, its successors and assigns, all the rents, profits, revenues, royalties, rights and benefits accruing to said party of the first part under all oil and gas leases on said premises, with the right to receive the same and apply them to said indebtedness as well before as after default in the conditions hereof; and said party of the second part is further authorized to execute and deliver to the holder of any such oil and gas lease upon said premises a binding receipt for any payments made under the terms of said lease or leases and to demand, sue for and recover any such payments when due and delinquent; this assignment to terminate and become null and void upon release of this mortgage.

And the said party of the first part does further covenant and agree that in case of default in payment of any installment of principal or interest or in the performance of any of the covenants or agreements herein contained, then, or at any time thereafter during the continuance of such default the said party of the second part, its successors or assigns, may, without notice, declare the entire debt hereby secured or so much thereof as shall then remain unpaid immediately due and payable, and thereupon, or in case of default in payment of any note hereby secured at maturity, the said party of the second part, its successors or assigns, shall be entitled to the immediate possession of said premises, and may proceed to foreclose this mortgage; and in case of foreclosure, the judgment rendered shall provide that the whole of said premises be sold together and not in parcels; and upon commencing proceedings for the foreclosure of this mortgage, shall be entitled to the appointment of a receiver to take possession of the premises above described, to collect the rents and profits of said premises during the pendency of such foreclosure and until the time to redeem the same from the foreclosure sale shall expire, and out of the same to pay the expenses of said receivership, to make the necessary repairs and keep said premises in proper condition and repair pending such sale and the expiration of the time to redeem therefrom, to pay all taxes, assessments, water rents, municipal or governmental rates, charges or impositions accruing between the commencement of the foreclosure and the expiration of the period for redemption and all such taxes, assessments, water rents, municipal or governmental rates, charges, or impositions unpaid and remaining unredeemed at or prior to the foreclosure sale, and to pay insurance premiums necessary to keep said premises insured in accordance with the provisions of this mortgage, and after paying the expenses of said receivership, said taxes, assessments, water rents, municipal or governmental rates, charges or impositions and said insurance premiums, the said rents and profits shall be applied toward the payment of the amount then due on this mortgage and the debt hereby secured.

It is hereby further agreed by the parties hereto that this mortgage, and any note to secure which it is given, are to be construed together and shall be binding upon and inure to the benefit of the heirs, executors, administrators, lessees, grantees, successors and assigns of the parties hereto respectively; and that the words "party of the first part" as used herein shall be construed to mean one or more persons.

In Witness Whereof, the said party of the first part, has executed this instrument the day and year first above written.

*Virgil Schwartz*  
(Virgil Schwartz)

*Myrtle Schwartz*  
(Myrtle Schwartz)

STATE OF KANSAS

COUNTY OF Douglas

ss.

On this Twentythird day of September A. D. 19 54, before me, a Notary Public, in and for said County, personally appeared

Virgil Schwartz and Myrtle Schwartz, his wife,

to me known to be the persons named in and who executed the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.

Witness my hand and official seal, the day and year last above written.

My commission expires October 6, 1956



Notary Public

Recorded September 27, 1954 at 3:55 P.M.

Register of Deeds.