7. To reimburse mortgagee for all costs and expenses incurred by it in any suit to foreclose this mortgage, or in any suit in which mortgagee may be obliged to defend or protect its rights or lien acquired hereunder, including all abstract fees, court costs, a reasonable attorney fee where allowed by law, and other expenses; and such sums shall be secured hereby and included in any decree of foreclosure.

This mortgage is subject to the Federal Farm Loan Act and all acts amendatory thereof or supplementary thereto.

In the event of the death of mortgagor, the heir(s) or legal representative(s) of mortgagor shall have the option, within 60 days of such death, to assume this mortgage and the stock interests held by the deceased in connection herewith.

In the event mortgagor fails to pay when due any taxes, liens, judgments or assessments lawfully assessed against property herein mortgaged, or fails to maintain insurance as hereinbefore provided mortgages may make such payments or provide such insurance, and the amount(s) paid therefor shall become a part of the indebtedness secured hereby and bear interest from the date of payment at the rate of six per cent per annum.

the date of payment at the rate of six per cent per annum.

The said mortgagor hereby transfers, sets over and conveys to the mortgage all rents, royalties, bonuses and delay moneys that may from time to time become due and payable under any oil and gas or other mineral lease(s) of any kind now existing, or that may hereafter come into existence, covering the above described land, or any portion thereof, and said mortgagor agrees to execute, acknowledge and deliver to the mortgages who deeds or other mineral sas the mortgages may now or hereafter require in order to facilitate the payment to it of said rents, royalties, bonuses and delay moneys. All such sums or received by the mortgages was libe applied first, to the payment of matured instalments upon the note(s) secured-hereby and/or to the reimbursement of the mortgagee for any sums advanced in payment of tares, insurance premiums, or other assessments, as herein provided, together with the interest due thereon; and second, the balance, if any, upon the principal remaining unpaid, in such a manner, however, as not to abate or reduce the semi-annual payments but to sooner retire and discharge the loan; or said mortgages may, at its option, turn over and deliver to the then owner of said lands, either in whole or in-part, any or all such sums, without prejudice to its rights to take and retain any future sum or sums, and without prejudice to any of its other rights under this mortgage. The transfer and conveyance hereunder to the mortgage of said rents, royalties, bonuses and delay moneys shall be construed to be a provision for the payment or the mortgage debt, subject to the mortgage of prior-as hereinbefore provided, independent of the mortgage lien on said real estate. Upon payment in full of the mortgage debt and the release of the mortgage of record, this conveyance shall become inoperative and of no further force and effect.

In the event of foreclower of this mortgage of record, this conveyance shall be were incoperative and of no further force and ef

In the event of foreclosere of this mortgage, mortgages shall be entitled to have a receiver appointed by the court to take possession and control of the premises described herein and collect the rents, issues and profits thereof; the amounts so collected by such receiver to be applied under the direction of the court to the payment of any judgment rendered or amount found due under this mortgage.

In the event mortgager defaults with respect to any covenant or condition hereof, then, at the option of mortgagee, the indebtedness secured hereby shall forthwith become due and payable and bear interest at the rate of six per cent per annum and this mortgage shall become subject to foreclosure: Provided, however, mortgagee may at its option and without notice annul any such acceleration but no such annulment shall affect any subsequent breach of the covenants and conditions hereof.

Mortgagor hereby waives notice of election to declare the whole debt due as herein provided, and also the benefit of all stay, valuation, homestead and appraisement laws.

The covenants and agreements herein contained shall extend to and be binding upon the heirs, executors, administrators, successors and assigns of the respective parties hereto.

IN WITNESS WHEREOF, mortgagor has hereunto set his hand and seal the day and year first above written.

f. a. wingert Elsie Wingert

STATE OF

KANSAS

COUNTY OF

DOUGLAS

Before me, the undersigned, a Notary Public, in and for said County and State, on this March day of , 19 55 , personally appeared

J. A. WINGERT and ELSIE WINGERT; his wife

to me personally known and known to me to be the identical persons who executed the within and foregoing instrume to me personally known and known to me to be the identical persons and acknowledged to me that they executed the same as their purposes therein, set forth.

Withless my thord and official seal the day and year last above written. free and voluntary act and deed for the uses and

My commission expires April 21, 1956 Sin !

Notary Public