clear of all encumbrance, and that he will warrant and defend the title thereto forever against the claims and demands of all persons whomsoever.

WHEREAS, Mortgagor, being justly indebted to Mortgagee has concurrently herewith executed and delivered to Mortgagee his certain negotiable promissory note for value received payable to Mortgagee at the office of Herbert V. Jones & Company, 300 Bryant Building, Kansas City, Missouri,

or at such other place or places as may hereafter be designated in writing from time to time by the holder thereof, as follows, to wit:

One note in the principal sum of THIRTY-SIX THOUSAND AND NO/100 (\$36,000.00) DOLLARS, with interest from June 21, 1957 on unpaid
principal at the rate of 6% per annum, populations interest only to be paid to
July 1, 1957, and thereafter said principal sum and interest to be paid as follows:

THREE HUDRED THREE AND 79/100 DOLLARS (\$303.79) on the first day of August, 1957, and THREE HUDRED THREE AND 79/100 DOLLARS (\$303.79) on the first day of each succeeding month thereafter, to and including June 1, 1972, such payments to be applied first in payment of interest due on the unpaid principal, and the balance to be applied in reduction of the principal, and the remaining balance of principal, if any, together with interest thereon, shall be due and payable on July 1, 1972.

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## MORTGAGOR COVENANTS AND AGREES AS FOLLOWS, to wit:

- 1. That he will pay said Note as herein and in said Note provided.
- 2. That he will forthwith pay all taxes, assessments and public charges, general and special, now existing against said premises, the improvements thereon and appurtenances thereto, and pay before delinquent all taxes, assessments and public charges, general and special, hereafter levied or assessed thereon, including all taxes or assessments levied or assessed against the indebtedness hereby secured or against this Mortgage or against the interest of the owner or holder of said Note secured hereby.
- 3. That he will keep the improvements now or hereafter on said premises and the personal property conveyed hereby insured against all casualties which may be required by Mortgagee in companies and amounts satisfactory to Mortgagee during the existence of the debt hereby secured, and will keep all such policies of insurance constantly assigned, pledged and delivered to Mortgagee with the premiums thereon fully paid; and for further securing the payment thereof, hereby confers upon Mortgagee full power to settle and compromise all losses covered by said insurance together with the right to demand, receive and receipt for all moneys payable thereunder, the same to apply toward the payment of said Note, unless otherwise paid; and in the event of foreclosure hereunder, all right, title and interest of Mortgagor in and to said insurance policies shall pass to the purchaser at said foreclosure sale.
- 4. That he will keep the improvements now or hereafter on said premises in good order and repair, and will not permit waste thereon, nor remove any of the improvements located on said premises, nor do or permit to be done any act whereby the property conveyed hereby shall become less valuable.
- 5. That in the event of the condemnation of all or any part of the property conveyed hereby, the remaining principal of said Note together with accrued interest thereon shall, at the option of the Mortgagee, without notice, become due and payable immediately, and as additional security for the debt secured hereby, Mortgagor assigns to Mortgagee all awards in such condemnation proceedings.
- 6. That he hereby appoints Mortgagee his true and lawful attorney in fact to manage said property, and collect the rents, with full power to bring suit for the collection of said rents and possession of said property, giving and granting unto said Mortgagee and unto his agent or attorney full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in the protection of the security hereby conveyed. Provided, however, that this power of attorney and assignment of rents shall not be construed as an obligation upon said Mortgagee to make or cause to be made any repairs that may be needful or necessary. Mortgagee shall receive the proceeds of the rents and profits of said premises, out of which he shall pay the cost of necessary repairs, general and special taxes, insurance premiums, accrued principal and interest on the Note secured hereby, and other costs requisite and necessary during the continuance of this power of attorney and assignment of rents. This power of attorney to collect rents shall not take