Fifth. To execute any further necessary assurance of the title to said premises, and will Warrant and Defend the same in the quiet and peaceable possession of said mortgages, its successors and assigns, against the lawful claims of all persons whosever;

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Sixth. To keep all buildings and other improvements on said premises in good repair, and neither to commit, nor any waste upon said premises, nor to do any other act whereby the property hereby conveyed shall become less suffer, any valuable;

valuable; Seventh. That in default of the payment of any taxes, charges and assessments which may be imposed by law upon the said premises, or any part thereof as the same become due and payable, it shall and may be lawful for the mortgages, without notice to or domand from the mortgager, to pay the amount of any such tax, charge or assessment, with any expense attending the same, and any aniount so paid to repay to mortgage with interest thereon without notice or domand; and the same shall be a lien on the said premises, and be secured by the said note and by these presents; and the whole amount hereby secured, if not then due, shall thereopon, if mortgages with lotterst thereon without notice or domand; and hereby secured, if not then due, shall thereopon, if mortgages to elects, become due and payable forthwith, anything herein contained to the contrary notwithstanding; Explain. That in the event of the paysage, after the date hereof, of any faw ty the State of Kansas, deducting from the value of land for the purpose of taxition any lien thereon, or changing in any way the laws for the taxition of mortgages or debts secured by mortgage for State or local purposes, or the manner of the collection of any such taxes, so as to affect this mortgage, the holder of this mortgage and of the debt which it secures, shall have the right to give thirty days' written notice to the owner of said land requiring the payment of this debt, and it is hereby agreed that if such notice be given the said debt shall become due, payable and collectible at the explicition of said hirty days; Nume Now if the dabt described to the active active to the anish when the said requestion of a so is the tax and nertormed

Ninth. Now, if the debt described in the said note be paid when due, and the said agreements be kept and performed as aforesaid, then these presents shall be null and void.

But if any of said agreements be not kept or performed as aforesaid, then said mortgagee, or its endorsees or assigns, may, at their option, pay such taxes or assessments, or any part thereof, and may effect such insurance, paying the cost thereof, and may pay and satisfy any final judgment on any lien claim, including all expenses and costs, and for the payment of all moneys paid in the premises, with interest thereon from the time of payment at the rate of the centum per annum, these presents shall be a security in like manner and with like effect as for the payment of said note.

Eentum per annum, these presents shall be a security in like manner and with like effect as for the payment of said note. If default be made in the payment of said note, or any part thereof, or any interest thereon, as therein specified, or in the performance of any agreement herein contained, or if any assessment be made as the basis for any tax or public charge in the mature of a tax on morigages, or on the Morigages's interest in said real estate, or on said note, then all of the indebtedness secured by this morigage shall at the option of said morigages or assign, by virtue of this morigage, diately become due and payable, and upon forfeiture of this morigage, or in case of default in any of the payments herein provided for, the morigages, is accessors and sasigns, shall be entilled to a judgment for the sums due upon said note, and the additional sums paid by virtue of this morigage, and all coats and expenses of enforcing the same, as provided by iaw, and a decree for the said or said premises in astisfaction of said morigager, and all persons claiming under him, at which sale, appraise-ment of said property is hereby waived by said morigagor.

Tenth. That the mortgagee may resort for the payment of the indebtedness secured hereby to its several securities therefor in such order and manner as it may think fit, and may at any time release any policy or policies of life insurance as collateral security for the payment of the indebtedness secured hereby without regard to the consideration for such release and/or may accept a new policy or policies of life insurance in place thereof for such amounts and in such form as it may require without being accountable for so doing to any other lienor, and it is expressly understood and agreed that if any of the said policies of life insurance shall be cancelled or released and a new policy or policies of life insurance until the indebtedness secured hereby is fully paid and satisfied and in default thereof the entire indebtedness secured hereby shall, at the option of the mortgage, become due and payable for think and without notice.

Eleventh. That this mortgage shall become due and payable forthwith at the option of the mortgagee if the mort-ragor shall convey away said premises or if the title thereto shall become vested in any other person or persons in any manner whatsoever.

manner whatsoever. Twelfth. In the event of the death of the insured, the entire indebtedness secured hereby shall thereupon become due and payable, and such sum for which the mortgagee may be legally liable on said policy or policies of ife insurance or any policy or policies substituted in place thereof, or any policy or policies held as collateral hereto, or any dividends, dividend additions or dividend accumulations in connection with any policy or policies held as collateral hereto, shall be applied to the payment of the indebtedness secured hereby; and in case a surplus shall remain after liquidating said indebtedness, it shall be paid over to whosoever is lawfully entitled thereto. In case taxes upon the property covered by this mortgage are paid by the holder of said mortgage, or of the note secured thereby, under the right conferred in this mortgage, the receipt of the proper officer for such taxes, shall be, as between said holder and mortgagor, conclusive evidence of the amount and validity of the taxes. This result. This result to the propert of the proper time the ball to include a compare the light.

Thirteenth: IT IS FURTHER AGREED. That all parties signing this obligation shall be jointly and severally liable to the mortgagee and that all the covenants and agreements of the mortgagor herein contained shall extend to and bind his executors, administrators, heirs and assigns, and shall invore to the benefit of the mortgage, its successors and assigns, and wherever the context hereof so requires or admits all references herein to the mortgagor in one number shall be deemed to extend to and include the other number whether plural or singular, and the use of any gender shall be applicable to all genders.

Provided, however, that upon the payment of the indebtedness secured hereby and the performance of all the covenants and conditions contained herein and in said note, the said mortgagee will execute and deliver to the mortgage an instrument sufficient in form and substance to enable the mortgager to cause this instrument to be satisfied or discharged of record. It is agreed, however, that all recording and other expenses incurred in effecting such satisfaction or discharge shall be borne by mortgagor.

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