

1. That the Mortgagor is seized and possessed of the premises and has good right to mortgage the same, that they are free from all liens and encumbrances, except taxes not now due and payable, and that the Mortgagor will warrant and defend the title against the lawful claims of all persons whomsoever.
2. That until all sums secured hereby are paid in full the Mortgagee will keep all buildings and improvements above described, insured against loss by fire and such other hazards as the Mortgagee may require, for the sum of at least FOURTEEN THOUSAND AND NO/100 - - - - - Dollars (\$14,000.00). The policies of such insurance shall be deposited with the Mortgagee with a satisfactory mortgage clause in favor of the Mortgagee attached thereto and shall be in forms and amounts and issued by companies satisfactory to the Mortgagee. If the Mortgagor shall carry more insurance than is required by the Mortgagee, such insurance shall also be made payable to the Mortgagee as above specified, and the policies of such additional insurance shall likewise be deposited with the Mortgagee. The Mortgagee 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 the principal, whether then matured or not, in the inverse order of its maturity, and of any interest on the principal then matured.
3. That the Mortgagor will pay before the same becomes delinquent all taxes and assessments and impositions of every kind that may be levied, assessed or imposed by the authority of the United States of America, or by the State of Kansas, or any political subdivision or municipality in said state, which may be or become a lien upon said premises, or any part thereof or interest therein, and that he will deliver to the Mortgagee when required satisfactory evidence of such payment.
4. That if the Mortgagor shall fail to pay any insurance premium, taxes, assessments or charges aforesaid, the Mortgagee at his discretion may pay the same. Any sum so advanced by the Mortgagee with interest thereon from the date of such advance at the highest rate permitted by law, shall be due from the Mortgagor on demand and payment thereof shall be secured by this instrument.
5. That if the Mortgagee shall hereafter appear in any Court or Tribunal whatever, to preserve, protect or enforce the title or possession of said premises or to defend or establish the priority or validity of this mortgage lien, all costs and expenses incurred therein by the Mortgagee, together with a reasonable attorney's fee with interest thereon at 10% per annum shall be paid by the Mortgagor on demand and shall be a part of the debt secured by this mortgage.
6. That the Mortgagor will keep the premises in as good repair as they now are, will not sell, mortgage, sever or remove any of the fixtures or appliances on, in or about the buildings, will not procure or permit the removal, demolition or material alteration of any building now on the land without the consent of the Mortgagee, will not commit or permit waste on the premises, and will comply with all Federal, State, County and Municipal laws, rules and regulations affecting the premises.
7. That as additional security for the payment of the indebtedness herein described and the performance of the covenants herein contained, the Mortgagor hereby assigns to the Mortgagee all rents, income and profits due, or to become due, under leases made before or after the date hereof, the Mortgagor reserving possession and the right to collect such rents, income and profits only so long as no default exists in the payment of the indebtedness secured hereby, or in the performance of the covenants and agreements herein contained. This assignment shall become null and void upon the release of this mortgage.
8. That the Mortgagor will furnish and leave with the Mortgagee during the time the indebtedness hereby secured, and any renewals thereof shall remain unpaid, complete abstract of title to the land, or a Mortgagee's title insurance policy issued by a company in a form satisfactory to the Mortgagee, which abstract in the event of the foreclosure of this mortgage shall become the property of the grantees in the deed executed pursuant to said foreclosure.