

UNITED STATES DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION

REAL ESTATE MORTGAGE FOR KANSAS
(DIRECT LOAN)

KNOW ALL MEN BY THESE PRESENTS, Dated December 23, 1959

WHEREAS the undersigned, Delbert C. Richardson and Clara Mae Richardson,
his wife,

residing in Douglas County, Kansas, whose post

office address is RED #2, LAWRENCE, Kansas,
hereinafter called Borrower, are (is) justly indebted to the United States of America, acting through the Farmers Home
Administration, United States Department of Agriculture, hereinafter called the Government, as evidenced by one or more
certain promissory note(s) or assumption agreement(s), hereinafter called note(s), executed by Borrower and payable
to the Government, containing covenants and agreements of Borrower in addition to the promise(s) to pay money, and
authorizing optional acceleration of the entire indebtedness upon Borrower's breach of any covenant or agreement, said
note(s) being described as follows:

Date of instrument	Principal amount	Annual rate of interest	Due date of final installment
December 23, 1959	\$14,500.00	4 1/2%	December 23, 1979

NOW, THEREFORE, in consideration of the said indebtedness and to secure the prompt payment thereof and of any
advances made hereunder and any renewals and extensions of any debt secured hereby, all with interest, and to secure the
performance of every covenant and agreement of Borrower contained herein, in said note(s), or in any supplementary
agreement, Borrower does hereby mortgage, assign, and warrant to the Government the following-described property

situated in the State of Kansas, County (XXX) of Douglas

The West one-half of the Northwest one-quarter of the Northwest
one-quarter of Section eight (8) Township Thirteen (13) Range
Twenty (20), less the following: beginning at the Northwest
corner of said Section 8, thence South Six hundred seventeen
(617) feet, thence East parallel with the north line of said
section 8 Six hundred Sixty (660) feet, thence North parallel
with the west line of said Section 8, Six hundred Seventeen
(617) feet, thence west on the section line Six hundred Sixty
(660) feet to beginning, all in Douglas County, Kansas.

together with all rights, interests, easements, hereditaments and appurtenances thereunto belonging, the rents, issues and
profits thereof and revenues and income therefrom, all improvements and personal property now or later attached thereto
or reasonably necessary to the use thereof, all water, water rights, and water stock pertaining thereto, and all payments
at any time owing to Borrower by virtue of any sale, lease, transfer or conveyance of any part thereof or interest therein,
including but not limited to payments for property taken by eminent domain—all of which are hereinafter called said
property;

BORROWER for himself, his heirs, executors, administrators, successors and assigns WARRANTS THE TITLE to said
property to the Government against all lawful claims and demands whatsoever except any liens, encumbrances, easements,
reservations, or conveyances specified hereinabove, AGREES TO PAY when due the indebtedness hereby secured and, so
long as any such indebtedness remains unpaid, COVENANTS AND AGREES TO:

- (1) pay when due all taxes, liens, judgments, encumbrances, and assessments lawfully attaching to or assessed against
said property and promptly deliver to the Government without demand receipts evidencing such payments;
- (2) keep said property insured as required by and under policies approved by, delivered to, and retained by the Government;
- (3) maintain improvements in good repair and make repairs required by the Government; operate said property in a good
and husbandmanlike manner; comply with such farm conservation practices and farm and home management plans as the
Government from time to time may prescribe; and not abandon said property, or cause or permit waste, lessening or
impairment of the security covered hereby, or, without the written consent of the Government, cut, remove, or lease any
timber, gravel, oil, gas, coal, or other minerals except as may be necessary for ordinary domestic purposes;
- (4) if this instrument secures a loan made under title I of the Bankhead-Jones Farm Tenant Act, as amended, personally
and continuously reside on said property, personally operate said property with his own and his family labor as a farm
and for no other purpose, and not lease the farm or any part of it, unless the Government should consent in writing to some
other residence or method of operation or to a lease;
- (5) comply with all laws, ordinances, and regulations affecting said property;