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month from the date hereof through and including the first day of August, 1966,

~~with the exception of the interest on the debt secured by this mortgage, which shall be paid by the mortgagor, both principal and interest and all other indebtedness accruing hereunder being payable in lawful legal tender money of the United States of America, at the Home Office of The Penn Mutual Life Insurance Company, at 530 Walnut Street, Philadelphia 5, Pennsylvania, or at such other place as the legal holder of the note may in writing designate, the note bearing 8% interest after maturity.~~

It is further agreed that granting an extension or extensions of time of payment of said note either to the makers or to any other persons, or taking of other or additional security for payment thereof, or waiver of or failure to exercise any right to mature the whole debt under any covenant or stipulation herein contained, shall not in anywise affect this mortgage nor the rights of Mortgagee hereunder, nor release Mortgagors from personal liability upon said note or any covenant or stipulation herein contained.

2. Mortgagors agree to keep all fences, fixtures, buildings and improvements on the said premises in good repair; to permit no waste of any kind; to keep all the buildings which are now or may hereafter be upon the premises constantly insured against loss and damage by fire and such other hazards as Mortgagee may from time to time require, in companies, form, and amount satisfactory to Mortgagee, and all policies of whatsoever nature and of whatever amount taken out on the same constantly assigned and pledged to and deposited with Mortgagee as additional security, with subrogation clause satisfactory to Mortgagee attached to such policy or policies. Full power is hereby conferred on Mortgagee to settle or compromise claims under all such policies and to demand, receive and receipt for all moneys becoming payable thereunder, and to assign all policies to any endorsee of the note or to the purchaser of the premises at any foreclosure sale, and in the event of loss under any of the policies of insurance herein referred to, the proceeds of such policy shall be paid by the insurer to Mortgagee, which at its sole and absolute discretion may apply the same or a part thereof on account of the indebtedness secured hereby, whether or not then due and payable or shall apply the same, or a part thereof, toward the alteration, reconstruction, repair or restoration of the mortgaged premises, either to the portion thereof by which said loss was sustained or any other portion thereof.

3. Mortgagee may make any payments necessary to remove or extinguish any prior or outstanding title, lien or encumbrance on the premises hereby conveyed, and may pay any unpaid taxes or assessments charged against said property, and may insure said property if default be made in the covenant to insure; and any sums so paid shall become a lien upon the above described real estate, and be secured by this mortgage, and may be recovered, with interest at 8% in any suit for the foreclosure of this mortgage. In case of foreclosure it is agreed that the judgment rendered shall provide that the whole of the real estate shall be sold together and not in parcels.

4. The rents and profits of the real estate are pledged to Mortgagee as additional and collateral security for the payment of all the indebtedness secured hereby, and in case of default in performance of any of the covenants or agreements herein contained, Mortgagee shall be entitled to the possession of the property by receiver or otherwise, as it may elect.

5. Mortgagors hereby agree to pay all taxes and assessments, general or special, excepting only the Federal Income Tax, which may be assessed in the State of Kansas upon the above described real estate, or upon the interest of Mortgagee therein, or upon this mortgage or the debt secured thereby, or the interest thereon or income therefrom, without regard to any law heretofore enacted or hereafter to be enacted, imposing payment of the whole or any part thereof, upon Mortgagee, and that upon violation of this undertaking or the passage by the State of Kansas of a law imposing payment of the whole or any portion of any of the taxes aforesaid upon Mortgagee, or upon the rendering by any Court of competent jurisdiction of a decision that the undertaking by Mortgagors as herein provided, to pay any taxes or assessments is legally inoperative, then, in any such event, the debt hereby secured, without deduction, shall, at the option of Mortgagee become immediately due and collectible, notwithstanding anything contained in this mortgage or any law hereafter enacted. Mortgagors further agree not to suffer or permit all or any part of the taxes or assessments to become or remain delinquent, nor to permit the real estate or any part thereof, or any interest therein, to be sold for taxes, and further agree to furnish annually to Mortgagee on or before the tenth day of July the certificate of the proper authority, showing full payment of all such taxes and assessments.

6. As additional and collateral security for the payment of said note and the sums to become due under this mortgage, Mortgagors hereby assign to Mortgagee, its successors and assigns, all of the rents, profits, revenues, royalties, bonuses, rights, and benefits accruing under any and all oil, gas or mineral leases now on said property or which may hereafter be placed thereon, and the lessee or assignee or sub-lessee is hereby directed, upon production of this mortgage, or a certified copy thereof, to pay the said rents, profits, revenues, royalties, bonuses, rights, and benefits to Mortgagee, its successors and assigns; this provision shall terminate and become void upon the release of this mortgage. The provisions of this paragraph shall not be construed as a reservation by Mortgagors, nor as a grant or consent by Mortgagee, of a right to make such oil and gas leases.

7. That if such payments be made as are herein specified, this conveyance shall be void, but if the debt herein described, or any part of the indebtedness secured by this mortgage or any interest thereon, be not paid when due, or if default be made in any covenant or agreement herein contained, then this conveyance shall become absolute and the whole of said principal note shall immediately become due and payable at the option of Mortgagee, and failure of Mortgagee to exercise any option to declare the maturity of the debt hereby secured shall not be deemed a waiver of the right to exercise such option at any other time as to any past, present or future default hereunder, and in case of default of payment of any sum herein covenanted to be paid when due, Mortgagors agree to pay to Mortgagee interest at the rate of 8% per annum, computed annually on the balance of principal and interest then due and owing, from the date of default to the time when said principal and interest shall be fully paid. Appraisement of the real estate is waived.