The Mortgagor hereby covenants with the Mortgagee that it is indefeasibly seized with Parcel A in fee simple, and owns the leasehold title in Parcel B, that it has full power and lawful right to mortgage the same, that the land is and will remain free from all encumbrances, that said Mortgagor will make such further assurances to prove and establish the fee simple title to Parcel A, and leasehold title in Parcel B, fixtures and personal property in said Mortgagee as may be reasonably required and that said Mortgagor does fully warrant the title to said land, fixtures and personal property and every part thereof and will defend the same against the lawful claims of all persons whomsoever.

This Mortgage is given to secure payment of a certain promissory note of even date herewith executed and delivered by the Mortgagor to the Mortgagee, the terms of which are incorporated herein by reference, and providing for the payment of the aforesaid principal sum of THREE HUNDRED THOUSAND AND NO/100 Dollars ($300,000.00) with interest from date at the rate of six and three quarters per centum (6-3/4%) per annum on the unpaid balance until paid, the said principal and interest to be payable at the office of The Lincoln National Life Insurance Company at its office in the City of Fort Wayne, Indiana, or at such other place as the holder of the note may designate in writing, in monthly installments of Two Thousand Two Hundred Eighty-One and 10/100 Dollars ($2,281.10) each, payable on the first day of February 1968, and on the first day of each successive month thereafter until January 1, 1988, on which last mentioned date the entire unpaid balance of principal and interest then owing shall become immediately due and payable. Interest shall be paid by deducting from each monthly installment when received a sum sufficient to pay interest from the last installment payment period and the balance thereafter remaining to be credited upon principal. Said installments not paid when due shall bear interest after maturity until paid at the highest rate allowed by law, not exceeding ten per cent (10%) per annum.

The Mortgagor does hereby promise and agree to and with the Mortgagee as follows:

1. To pay the principal of and interest on the indebtedness secured hereby according to the terms of the Note evidencing the same and according to the terms of this Mortgage.

2. To pay all and singular the taxes, assessments, general or special levies, water rates, obligations and encumbrances of every nature and kind now existing against said real estate and improvements, and to pay when due before delinquency all taxes, assessments, water rents and other governmental and municipal charges, fines or impositions of every kind levied or assessed, or to be levied or assessed on or against said property, including all taxes which may be assessed against the Mortgagee's interest therein, or which may be levied against the Mortgage or the debt secured hereby (excluding income taxes and only to the extent such is now prohibited by any law no in force and only to the extent such will not render the loan usurious) and to file the official receipts showing such payment with the Mortgagee at least five (5) days prior to the date of delinquency of any such tax or assessment; provided, however, that nothing contained in this section shall require the Mortgagor to pay any such tax, assessment or charge so long as the Mortgagor in good faith shall contest the validity or amount thereof and so long as such delay in payment shall not in the opinion of the Mortgagee, subject the property mortgaged hereunder or any part thereof, to forfeiture or sale. Upon violation of this undertaking or the passage by the state of Kansas of any law imposing payment of the whole or any portion of any of the taxes aforesaid upon the Mortgagee, or upon the rendering by any court of last resort of a decision that the undertaking by the Mortgagor, as herein provided, to pay any tax or taxes, is legally inoperative, then in any such event the debt hereby secured, without any deduction, shall at the option of the Mortgagee, become immediately due and collectible, notwithstanding anything contained in this Mortgage or any law heretofore enacted or hereafter to be enacted.

3. That until all sums secured hereby are paid in full, Mortgagor will keep the buildings, fixtures, furniture and equipment continuously insured against loss or damage by fire, tornado and such other hazards and contingencies as Mortgagee may require from