

That in addition to the monthly payments of principal and interest payable under the terms of the Note secured hereby, Mortgagor will, if required by Mortgagee, pay, on the first day of each month until the indebtedness is paid, 1/12 of the annual taxes and assessments levied or to be levied against the premises described herein, and 1/12 of the annual hazard insurance premiums; said funds to be held in trust by the Mortgagee and paid by it on taxes before delinquent and on insurance premiums when due. If the reserve is not sufficient to take care of all items, Mortgagor, upon notice of the amount of the deficiency, will immediately pay same to Mortgagee.

TO HAVE AND TO HOLD the same with all and singular and the hereditaments and appurtenances thereunto belonging or in anywise appertaining, and all rights, of homestead exemption, unto the said Mortgagee, and to its successors and assigns, forever. And it is hereby covenanted and agreed that at the delivery hereof Mortgagor is the lawful owner of the premises above granted, and seized of a good and indefeasible estate of inheritance therein, free and clear of all incumbrances, and Mortgagor will warrant and defend the same in the quiet and peaceable possession of Mortgagee, its successors and assigns, forever, against the lawful claims of all persons whomsoever.

As additional and collateral security for the payment of the note hereinafter described, the Mortgagor hereby assigns to said Mortgagee, its successors and assigns, all of the rights and benefits accruing to the Mortgagor under all oil, gas or mineral leases on said premises, this assignment to terminate and become void upon release of this mortgage. Provided, however that said Mortgagee, its successors and assigns, shall be chargeable with no responsibility with reference to such rights and benefits nor be accountable therefor except as to sums actually collected by it or them, and that the lessees in any such leases shall account for such rights or benefits to Mortgagor or assigns until notified by legal holder of the note or notes hereby secured to account for and to pay over the same to such legal holder.

PROVIDED, ALWAYS, and these presents are upon the following agreements, covenants, and conditions, to-wit:

FIRST. That the Mortgagor is justly indebted to the Mortgagee in the sum of One Million One Hundred Fifty Thousand and no/100 Dollars according to the terms of one certain mortgage note dated the 4th day of November, 1968, with final maturity on the 1st day of November, 1988, executed by Mortgagor in consideration of the actual loan of said sum, and payable to the order of the Mortgagee, with interest thereon payable as stipulated in said note, both principal and interest and all other indebtedness accruing under said note being payable in lawful money of the United States of America at the principal office of the KANSAS CITY LIFE INSURANCE COMPANY, in Kansas City, Missouri, and said note providing that if default be made in the payment of any principal or interest due, the principal and accrued interest unpaid may be declared due, and the legal holder at once proceed to collect the same, and the principal and interest not paid when due shall bear interest thereafter at the rate of ten per cent per annum.

SECOND. That the Mortgagor agrees to keep all fences, buildings, and improvements on the said premises in as good repair as they are at the date hereof, to permit no waste of any kind; to keep all the buildings which are now or may hereafter be upon the premises unceasingly insured for insurable value against loss by FIRE, with extended coverage endorsement attached, in insurance companies acceptable to the Mortgagee, with