TO HAVE AND TO HOLD the same, with all and singular the hereditaments and appurtenances there-

unto belonging or in anywise appertaining, and all rights of homestead exemption, unto the said party of the second part, and to its successors and assigns, forever. And the said parties of the first part do hereby covenant and agree that at the delivery hereof, that they are the lawful owners of the premises above granted, and seized of a good and indefeasible estate of inheritance therein, free and clear of all incumbrances, and that they will warrant and defend the same in the quiet and peaceable possession of said party of the second part, its successors and assigns, forever, against the lawful claims of all persons whomsoever.

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

the order of the said party of the second part with interest thercon at the rate of 9 per cent per annum, payable semi-handady, on the first days of each month wand in each year, according to the terms of said note; both principal and interest and all other indebtedness account

in each year, according to the terms of said note; both principal and interest and all other indebtedness accruing hereunder being payable in lawful money of the United States of America, at the Standard Musual Life Insurance Company, Lawrence, Kansas, or at such otheraplace as the legal holder of the principal note may in writing designate, and said note bearing ten percent interest after maturity.

N That the parties of the first part agree to keep all forces, wildings and improvements on the said as good reptor as they are the date hereof; to the unit no waste of any kind; to keep all the builds which are now or may be eaf or be upon the premises uncensingly insured to the amount of

DOLLARS, in instance companies acceptable to the party of the second and with praicies payable to it in case of loss to the amount, then secured by this morth are; to assign and deliver to it, with praicies payable to it in case of loss it is policies of insurance on said buildings and to pay all insurance premiums when due. In case of loss it is agree that the party of the second part may collect the insurance moneys or may deliver the policies to the said parties of the first part for collection. At the election of the said party of the scene, part the insurance moneys shall be applied either on the indebtedings secured hereby or in rebuilding.

THIND. That the party of the second part may make any payments necessary to remove or extinguish any prior or outstanding title, lien or incumbrance on the premises hereby conveyed, and may pay any unpaid there or assessments charged against said property, and may insore said property if efault be made in the covenant to maure; and any sums so paid shall become a lien upon the above described that he made in the secured by this Mortgage, and may be recovered, with interest at ten per cent, in any sum for the foreclosare of this Mortgage. In case of foreclosure it is agreed that the judgment rendered shall provide that the whole of said real estate shall be sold together and not in parcels.

FOR ATH. That in case of default of any of the covenants or agreements herein contained, the sats and produs of the said premises are pledged to the party of the second part as additional and coharcral by for the payment of all the interferences secured hereby, and the said party of the second part is entitled to the possession of said property, by receiver or otherwise, as it may elect.

FIFT... That the parties of the first part hereby agree to pay all taxes and assessments, general or special, which may be assessed upon the said land, premises or property, or upon the interest of the party of the second part therein. The parties of the first part further agree not to suffer or permit all or any part of the taxes or assesstion to come or remain delinquent, nor to permit the said property or any part thereof, or any interest therein, or sold for taxes, and further agree to furnish annually to the party of the second part, on or before the ten, day of July the certificate of the proper authority, showing full payment of all such taxes and assessments.

SINTE. That the parties hereto further agree that all the covenants and agreements of the parties of the first are acrein contained shall extend to and bind their heirs, executors, administrators, successors and assigns, and shall inure to the benefit of the party of the second part, its successors and assigns.

SEVENTH. As additional and collateral security for the payment of the said note the mortgagors hereby assign to said mortgagee, its successors and assigns, all the rights, rents, royalties and benefits accruing to the parties of the first part under an oil, gas or miner. leases of said over sets this assigned to the terminate and become void upon release of this wortgage. Provided, however, this said part of the econd part, its successors and assigns, shall be chargeable with no responsibility with reference to such thats, rough the lesses in any such leases shall account for such rights, rents, royalties or benefits to the party of the first part or his assigns until notified by legal holder hereof to account for and to pay over the same to such legal holder. Should operation under any oil, gas or mineral lease seriously depreciate the value of said land for general farming purposes, the note secured by this mortgage shall immediately become due and collectible, at the option of the holder of this mortgage without notice.