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domestic purposes; and not to permit said real estate to depreciate in value because of erosion, insufficient water supply or for inadequate or improper drainage or irrigation of said land.

7. The mortgagor may, at any time, without notice, release all or any part of the premises described herein, grant extensions and deferrals, agree to and grant renewals and reamortizations of the indebtedness, or any part thereof, or release from personal liability any one or more parties who are or may become liable for the indebtedness or any part thereof, without affecting the priority of this mortgage or the personal liability of the mortgagor or any party liable or who may become liable for the payment of the lien hereof.

8. To reimburse mortgagor for all costs and expenses incurred by it in any suit to foreclose this mortgage, or in any suit in which mortgagor may be obliged to defend or protect its rights or lien acquired hereunder, including all abstract fees, court costs, a reasonable attorney fee where allowed by law, and other expenses; and such sums shall be secured hereby and included in any decree of foreclosure.

This mortgage is subject to the Federal Farm Loan Act and all acts amendatory thereof or supplementary thereto.

In the event mortgagor fails to pay when due any taxes, liens, judgments or assessments lawfully assessed against property herein mortgaged, or fails to maintain insurance as hereinbefore provided, mortgagor may make such payments or provide such insurance, and the amount(s) paid therefor shall become a part of the indebtedness secured hereby, and bear interest from the date of payment as provided for in the above described note.

The said mortgagor hereby transfers, assigns, sets over and conveys to mortgagor all rents, royalties, bonuses and delay moneys that may from time to time become due and payable under any oil and gas or other mineral lease(s) of any kind now existing, or that may hereafter come into existence, covering the above described land, or any portion thereof, and any sums which are now payable, or which at any time in the future may become payable to mortgagor, or successors, in settlement and satisfaction of all claims, injuries, and damages of whatsoever kind, nature or character, growing out of, incident to, or in connection with the production, exploration, drilling, operating or mining for minerals (including, but not limited to oil and gas and related minerals) on the above described real estate, or any portion thereof, and said mortgagor agrees to execute, acknowledge and deliver to the mortgagor such instruments, as the mortgagor may now or hereafter require in order to facilitate the payment to it of said rents, royalties, bonuses, delay moneys, claims, injuries and damages. All such sums so received by the mortgagor shall be applied: first, to the payment of matured installments upon the notes secured hereby and/or to the reimbursement of the mortgagor for any sum advanced in payment of taxes, insurance premiums, or other assessments, as herein provided, together with the interest due thereon; and second, the balance, if any, upon the principal remaining unpaid, in such a manner, however, as not to abate or reduce the installment payments but to sooner retire and discharge the loan or said mortgages may, at its option, turn over and deliver to the then owner of said lands, either in whole or in part, any or all such sums, without prejudice to its rights to take and retain any future sum or sums, and without prejudice to any of its other rights under this mortgage. The transfer and conveyance hereunder to the mortgagor of the aforementioned payments shall be construed to be a provision for the payment or reduction of the mortgage debt, subject to the mortgagor's option as hereinbefore provided, independent of the mortgage lien on said real estate. Upon release of the mortgage of record, this conveyance shall become inoperative and of no further force and effect.

In the event of foreclosure of this mortgage, mortgagor shall be entitled to have a receiver appointed by the court to take possession and control of the premises described herein and collect the rents, issues and profits thereof; the amounts so collected by such receiver to be applied under the direction of the court to the payment of any judgment rendered or amount found due under this mortgage.

In the event mortgagor defaults with respect to any covenant or condition hereof, then, at the option of mortgagor, the indebtedness secured hereby shall forthwith become due and payable and bear interest as provided for in the above described note and this mortgage shall become subject to foreclosure. Provided, however, mortgagor may at its option and without notice annul any such acceleration but no such annulment shall affect any subsequent breach of the covenants and conditions hereof.

Mortgagor hereby waives notice of election to declare the whole debt due as herein provided, and also the benefit of all stay, valuation, homestead and appraisal laws.

The covenants and agreements herein contained shall extend to and be binding upon the heirs, executors, administrators, successors and assigns of the respective parties hereo.

IN WITNESS WHEREOF, mortgagor has hereunto set his hand and seal the day and year first above written.

*Clifford W. Houk*  
Clifford W. Houk

*Phyllis I. Houk*  
Phyllis I. Houk

STATE OF	KANSAS	}ss
COUNTY OF	DOUGLAS	

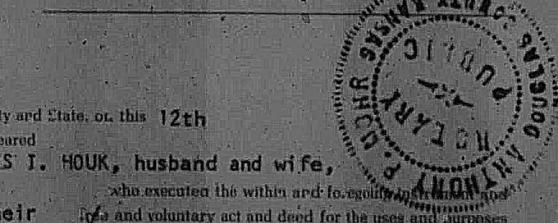
Before me, the undersigned, a Notary Public, in and for said County and State, on this 12th  
day of MARCH 1970, personally appeared

CLIFFORD W. HOUK and PHYLLIS I. HOUK, husband and wife,

to me personally known and known to me to be the identical person(s) who executed the within and foregoing instrument and acknowledged to me that they executed the same as their true and voluntary act and deed for the uses and purposes thereof set forth.

Witness my hand and official seal the day and year last above written.

My commission expires June 27, 1973



*Anthony P. Mohr*  
Anthony P. Mohr, Notary Public

Recorded March 20, 1970 at 2:33 P.M.

*Janice Bem* Register of Deeds