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to the Mortgagee, at its address, within 60 days after the end of each fiscal year of the Mortgagor, a balance sheet and a statement of income and expenses (the latter broken down on a monthly basis for said fiscal year reported and which shall verify for each of said months, the Gross Monthly Income figure used to calculate Additional Payments as defined and required in the Note secured hereby) certified as being correct by Mortgagor, and prepared in accordance with generally accepted accounting principles, reflecting all of the assets and liabilities as of the last day of such fiscal year and the results of the operations of the improvements operated or situated upon the premises for such fiscal year.

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SEVENTH: To keep all buildings and other improvements on said premises in good repair and neither to commit nor suffer any waste upon said premises, nor to do any other act whereby the property hereby shall become less valuable. Mortgagee may so long as this Agreement is in existence, without notice, at reasonable hours, inspect the exterior and interior of said buildings and other improvements on said premises whether or not this Agreement or the note which it secures is then in default. If any of said agreements be not performed as aforesaid, the Mortgagee may, without notice or demand, effect and procure all repairs in its opinion necessary to preserve the security of this instrument, paying the cost thereof, and for the repayment of all moneys thus paid with interest thereon from time of payment at the rate of ten per cent per annum, these presents shall be security in like manner and with like effect as for the payment of said note.

EIGHTH: The Mortgagor agrees that there shall be added to each monthly payment required hereunder, or under the evidence of the debt secured hereby, an amount estimated by the Mortgagee to be sufficient to enable the Mortgagee to pay, at least thirty (30) days before they become due, all premiums for the renewal of insurance policies required to be carried by the Mortgagor herein, and all taxes, assessments, and other similar charges against the above-described premises. Such added payments shall not be, nor be deemed to be, trust funds, but may be comingled with the general funds of the Mortgagee, and no interest shall be payable in respect thereof. Upon demand of the Mortgagee, the Mortgagor agrees to deliver to the Mortgagee such additional monies as are necessary to make up any deficiency in the amount necessary to enable the Mortgagee to pay the foregoing items. In the event of a default by the Mortgagor in the performance of any of the terms, covenants, or conditions herein or in the evidence of the debt secured hereby, the Mortgagee may apply on the indebtedness secured hereby, in such manner as the Mortgagee shall determine, any funds of Mortgagor then in Mortgagee's possession under this paragraph.

NINTH: That nothing herein contained shall be construed or taken as making it the duty of the Mortgagee to advance any money for any purpose whatsoever mentioned in this mortgage.

TENTH: If the Mortgagee pays any prior lien from the proceeds of this mortgage, it shall be subrogated to the rights of the holder of such prior lien as fully as if such lien had been assigned to the Mortgagee.

ELEVENTH: To pay forthwith all taxes, assessments and public charges, general and special, and penalties, now existing against said lands and improvements, and to pay when due and payable, all taxes, assessments and public charges, general and special, and penalties, hereafter becoming due thereon or therefor, and to exhibit to the Mortgagee all receipts or other satisfactory evidence of such payment; and to keep said lands and improvements free from all liens and claims of every kind, whether statutory or otherwise, and to protect the title and possession of said premises so that this mortgage shall be and remain a first lien thereon. If any of said agreements be not performed as aforesaid, the Mortgagee, without notice to or demand from the Mortgagor, may pay such tax, assessment, charge and penalties, or any part thereof, and may also pay the final judgment of any lien, or any other claim which is or may become a lien, charge or encumbrance on said land and/or improvements, including all costs incurred or expended in the defense of any lien, claim or suit, and the Mortgagor agrees to repay any amount so paid, to the Mortgagee, with interest thereon at the rate of ten per cent per annum, without notice or demand, and for such repayment with interest these presents shall be security in like manner and with like effect as for the payment of said note. Anything herein contained to the contrary notwithstanding, the whole amount hereby secured, if not then due, shall thereupon, if the Mortgagee so elect, become due and payable forthwith, and the receipt of the proper officer for such taxes, assessments, charges and penalties shall be, as between the Mortgagee and the Mortgagor, conclusive evidence of the amount and validity of such taxes, assessments, charges and penalties.

TWENTH: That the above-described premises shall not be used nor any act or acts suffered or permitted to be done on said premises which in any manner conflicts with or is contrary to any federal, state, county or city statute or ordinance, or restriction against said premises.

THIRTEENTH: That in the event of the passage after the date hereof of any law by the State of Kansas, deducting from the value of land for the purpose of taxation any lien thereon, or changing in any way the laws for the taxation of mortgages or debts secured by mortgages for State or local purposes, or the manner of the collection of any such taxes, so as to affect this mortgage, the Mortgagee shall have the right to give thirty days' written notice to the owner of said land requiring the payment of the debt secured by this Mortgage, and it is hereby agreed that if such notice be given the said debt shall become due, payable and collectible at the expiration of said thirty days.

FOURTEENTH: As further security the Mortgagor hereby assigns to the Mortgagee all rents and profits now or hereafter accruing on the premises herein described and hereby authorizes the Mortgagee, or its agent, at any time there is a default in the payment of the debt hereby secured, or in the performance of any obligation herein contained, either to