

Parties of the first part agree to pay, when due, all taxes, charges and assessments legally levied against the property hereby conveyed.

Parties of the first part in the application for loan, have made certain representations to party of the second part as to the purpose or purposes for which the money loaned on this mortgage was borrowed. Such representations are hereby specifically referred to and made part of this mortgage.

This mortgage is made to said party of the second part as a Federal Land Bank doing business under "The Federal Farm Loan Act," and is hereby agreed to be in all respects subject to and governed by the terms and provisions of said Act.

In the event that parties of the first part shall fail to pay any taxes or assessments against said premises when due, or to maintain insurance as hereinabove provided for, party of the second part may make such payments, or provide such insurance, and the amount paid therefor shall become subject to the lien of this mortgage and bear interest from date of payment at the highest rate authorized by this State, not exceeding eight per cent per annum.

And to further the payment of said note the parties of the first part hereby assign to the party of the second part, in whole or, at the option of the second party, in such annuities or such proportionate part or parts as the second party may from time to time designate, all the rents, royalties, payments and delay moneys that may from time to time become due and payable on account of any and all oil and gas mining leases or mineral leases of any kind now existing or that may hereafter come into existence covering the above described lands, and all moneys received by the second party by reason of this assignment shall be applied: first, to the payment of matured installments; and second, the balance, if any, to the principal remaining unpaid; provided, that nothing herein shall be construed as a waiver of the priority of the lien created by this mortgage over any such lease made subsequent to the date of this mortgage.

If any of the payments in the above described note be not paid when due, or if parties of the first part shall permit any taxes or assessments on said land to become delinquent, or fail to keep the buildings and improvements insured as herein provided, or apply the proceeds of this loan to substantially different purposes from those for which it was obtained, or shall by neglect permit any unreasonable depreciation in the value of said premises or the buildings and improvements thereon, or shall fail to keep and perform all and singular the covenants, conditions and agreements herein contained, then the whole note hereby secured shall, at the option of the party of the second part, become immediately due and payable, and this mortgage subject to foreclosure.

At any payment period after five years from the date hereof, parties of the first part have the privilege of paying the sum of Twenty-five Dollars or any multiple thereof on the principal of the debt hereby secured. Such additional payments are not to reduce thereafter the periodical payments herein contracted to be made, but are to operate to discharge the loan at an earlier date, by reducing the percentage applicable to interest and increasing the percentage applicable to principal.

Witness the hands and seals of the parties of the first part the day and year first above written.

State of Kansas,)
County of Douglas,) ss.

Hiram T. Howard,
Bertha Howard,

Be it remembered, that on this 19th day of May A.D. 1919, before the undersigned, a Notary Public within and for the County and State aforesaid, came Hiram T. Howard and Bertha Howard, his wife, to me personally known to be the same persons who executed the foregoing instrument, and duly acknowledged execution of the same.

In witness whereof, I have hereunto set my hand and official seal, the day and year last above written.

My commission expires Oct. 25th 1921.

(L.S.)

J. C. Wise,
Notary Public.

In consideration of the making by The Federal Land Bank of Wichita, to Hiram T. Howard of the loan secured by the within mortgage, the undersigned National Farm Loan Association hereby endorses this mortgage and guarantees the payment of principal and interest when due upon the indebtedness by this mortgage secured.

Dated this 15th day of May 1919.

The Franklin County National Farm Loan Association of Ottawa, Kansas.

By Patrick McLindon,
President.

Ralph E. Page,
Secretary-Treasurer.

Recorded May 20, 1919,
At 8:10 o'clock A.M.

Estelle Morschup
Register of Deeds,
Linn H. H. H. H.
Deputy.

This release
was made
on the original
mortgage
this 20th day
of May
1919
Notary Public
Register of Deeds
Deputy

The amount secured by this mortgage has been paid in full, and the within mortgage is hereby cancelled this 16th day of Dec. 11, 1919.
By R. H. Jones, Vice President
(Orig. Seal)

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