The first party hereby covenants and agrees:

That they are lawfully seized in fee simple of the real estate hereby conveyed, and that they have a good right to sell and convey the same as aforesaid that the said real estate is free and clear of all encumbrances and that they and their heirs, executors and administrators will warrant and defend the same unto the said second party, its successors and assigns, against all lawful claims and demands: That they will pay said note or notes hereby secured and interest thereon as the same shall become due and payable;

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To pay all taxes and assessments levied upon said real estate, or upon the lien hereby created, by virtue of any law of the State of Kansas, to whomever; assessed, before same shall have become delinquent;

To keep the buildings erected and to be erected upon said premises insured against loss by fire and tornado, to the amount of None Dollars, for the benefit of the second party, its successors and assigns, in an insurance company acceptable to it, and to deliver the said insurance policies and renewal receipts to the said second party; and

Upon failure to comply with either of these conditions, covenants and agreements, it is agreed that the owner of this mortgage may pay the said taxes or assessments, or the cost of such insurance, and the amount so paid shall bear interest at the rate of ten per cent per annum from the date of payment, and said sum or sums so paid shall be immediately due and payable, and shall be an additional lien upon said real estate, and be secured by this mortgage, and may be collected in the same

manner as the principal det hereby secured. That as additional and collateral security for the payment of the debt bereinbefore described, the first party hereby assigns to the second party, its successors and assigns, all right, title and interest in and to all royalties and rentals accruing to them under all oil, gas, mineral, agricultural, or other leases on said predruing to them under all oil, gas, maledar, og the said second party, its Vreal estate, and directs any lessee, on demand, to pay the said second party, its successors and assigns, all royalties and rentals that may be payable to them under the terms of any such lease of said real estate; provided that so long as no default to pay the said second party, its be made in the payment of the principal debt hereby secured, or the interest due thereon, and so long as the agreements, covenants and conditions of this mortgage shall be faithfully performed, the first party, their heirs or assigns, shall retain poss-ession of the premises hereby conveyed, and shall be entitled to appropriate for their own use all the income and profit derived therefrom; this assignment to terminate and become void upon the release of this mortgage;

That the second party, its successors and assigns, shall be subrogated for further security to the lien, though released of record, of any and all encumbranceapaid out of the proceeds of the loan secured by this mortgage; That in case the second party, its successors or assigns, shall here-

after appear in any of the land departments of the United States Government, or in any court or tribunal whatever, to defend the title or possession of the mortgaged Freal estate or the lien thereon, or appear in any court to prove the mortgage debt, yall the costs and expenses of such appearance, shall be allowed the second party, its successors or assigns, and such costs and expenses shall bear ten per cent interest from the date of the payment by said second party, its successors or assigns, and Ishall be an additional lien upon the mortgaged real estate, concurrent with and collected in the same manner as the balance of the mortgage debt hereby secured.

Recond That the property herein described being located in the State of Kensas Cor 2 this mortgage and the rights and indebtedness hereby secured shall, without regard to the place of contract or payment, be construed and enforced according to the laws of nord the State of Kansas, with reference to the laws of which state the parties to this agreement are now contracting.

D. Now, if the payments are made as provided and all covenants and agree-ments fulfilled, this mortgage shall be null and void and shall be released at the Noost of the first party, their heirs or assigns, which cost first party agrees to pay, but if the first party their heirs or assigns, shall make default in the payment of any note or notes at maturity, or any interest thereon when due, or the taxes or Mortgage. assessments aforesaid, or any part of either, cor if waste be committed on, or improv-Bements be removed from said real estate without written consent of the second party, or if by reason of operation under any oil, gas or mineral leace, the premises are rendered unfit for agricultural purposes, in whole or in part, or the security im-paired, or if any of the terms of this contract are violated, then in any or either said events, the whole of the sums hereby secured shall, at the option of the esecond party, or the legal hwner of said indebtedness, become inmediately due and

the bayable without notice, and thereupon this mortgage shall become absolute and the bawner of said indebtedness may immediately cause the mortgage to be foreclosed in the manner prescribed by law, and shall be entitled to have a Receiver appointed of the 5 stisfaction appointed to Stake charge of the premises, to rent the sure and receive and collect the rents, Lissues and royalties thereof, under direction of the Court, and any emount so collect-¥. ed by such Receiver shall be applied, under direction of the Court, to the payment of They judgment rendered, or amount found due upon foreclosure of this mortgage. z 1 Satedgthis First Day of December 1920.

John W. Preithaupt, Lottie Breithaupt.