arance such sums of money as it may deem to be necessary; and the mortgagor further agrees pro omptly to pay and sottle, or cause to be removed by suit or otherwise, all adverse claims eget ust said property.

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In case said taxes, assessments or incumbrances so agreed to be paid by the mortgagor be not so paid, or said buildings so insured and said policies so made payable, in case of loss to said mortgagee, or said adverse claims so paid, settled or renoved, then the mortgagee, being hereby made the sole judge of the legality thereof, may, without notice to the mortgager, pay such taxes, assessments or incumbrances, obtain such policies of insurance, not exceeding the fmount aforesaid to be effected either upon its interest as mortgagee or upon the interest of the owner of the mortgaged premises, and in its name, loss, if any, being made payable to the said mortgagee, and pay or settle any or all such adverse claims, or cause the same to be removed by suit or otherwise.

The mortgagor agrees to keep said property in good condition and repair and to perrit no waste thereof, and should said proprty, or any part thereof, require any inspection, repair cultivation, frigstion, fertilization, fundigation, or protection, other than that provided by the mortgagor, then the mortgage, being hereby made the sole judge of the necessity therefor, and inspect, repair, cultivate, irrigate, fertilize, fumigato, or protect said procerty as it may deem necessary. All sums expended by the mortgagee by the mortgagor in said gold coin, on demand together with interest from the date of poyment at the same rate of interest and in the manner as is provided to be paid in the note hereinhefore set out.

In the event of a loss under said policies of fire insurance, the amount collected thereon shall be credited first to the interest due, if any, upon said injebtedness, and the remain der, if any, upon the principal sum, and interest shall thereupon cease on the amount so credited on said principal sum.

The mortgagor promises to pay said note according to the terms and conditions thereof and in case of default in the payment of same, or of any installment, thereon when due, or if defsult be made in the payment of any other of the moneys herein agreed to be paid, or in the performance of any of the covenants or agreements herein contained on the part of the mortgagor the whole sum of money then secured by this mortgage shall become immediately due and payable at the option of the holder of said note, and this mortgage may thereupon, or at any time during such default, be foreclosed, and the filing of the complaint in foreclosure shall be conclusive notice of the exercise of such option by the mortgagee.

The plaintiff in such suit of foreclosure shall be entitled, without notice, to the appointment of a receiver, to collect and receive the rents, issues and profits of the mortgaged premises, and to exercise such powers as the court shall confer.

It is also agreed that this should this mortgage be foreclosed, then in the decree of foreclosure entered in such action, the property described therein may be ordered sold on masse or as one lot or parcel, at the option of the mortgages.

AND ALSO, that, the mortgagee may at any time, without notice, release portions of said mortgaged premises from the lien of this mortgage, without affecting the personal liability of any person for the payment of the said indebtedness or the lien of this mortgage upon the rem ainder of the mortgaged premises for the full amount of said indebtedness then remaining unraid.

The mortgagor hereby mortgages the property hereinbefore described to secure the performance of every promise and agreement herein contained, direct of conditional, and to secure the repayment, of all sums paid, laid out or expended by the said mortgages under the terms of this mortgage, and also to secure the attorney's fees and costs provided for by this mortgage in case of a foreclosure thereof.

Every covenant, stipulation and agreement herein contained shall bind and inure to the benefit of caid parties, their sucessors, heirs, executors, adminstrators or assigns.

WITNESS the corporate name and seal of the Mortgagor the day and year first above written, by its, W. Y. Morgan President, and Wilder S. Metcalf, Secretary, thereunto duly authorized.

> Signed and sealed in Presence of

PHI GAMMA DELTA CHAPTER HOUSE ASSOCIATION, By---W.Y.Morgan----President (seal) By---Wilder S. Metcalf--Secretary(seal)

(CORPORATE SEAL)

STATE OF KANSAS) SS COUNTY OF DOUGLAS

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Be it remembered, that on this 5th day of March 1923, before me Hugh Means Dist Judge in and for the County and State aforesaid, came W.Y.Morgan, President, and Wilder S.Metcalf Secretary of PHI GAMMA DELTA CHAPTER HOUSE ASSOCIATION, a corporation, who are personally known to me to be such officers and who are personally known to me to be the persons who executed as such officers the within instrument of writing on behalf of such Corporation, and such persons fully acknowledged the execution of the same to be the lact and deed of such corporation.

IN TESTIMONY WHEREOF, I have hereunto set my hand the day and year last above witten.

Recorded March 12,1923, At 4:00 O'clock R.M.

Hugh Means District Judge. Dea & Willman Register of Deeds oc Wellman Deputy.