

The mortgagors represent that they have fee simple title to said land free and clear of all liens, <sup>and</sup> incumbrances and hereby warrant the title against all persons waiving hereby all rights of homestead exemption.

PROVIDED that whereas said mortgagors Albert Wabington et al are justly indebted unto said mortgagee in the principal sum of Twelve Thousand and no/100 Dollars for a loan thereof made by said mortgagee to said mortgagors and payable with interest at the rate specified in and according to the tenor and effect of the certain promissory note executed by said mortgagors of even date herewith payable to the order of said bank both interest and principal being payable on an amortization plan in sixty six semi annual installments the first installment being due on January A.D. 1924 and a like sum due semi annually thereafter on the first day of July and January of each year according to the terms and conditions of said note by which the entire principal and interest shall be fully paid all on the amortization plan and in accordance with the amortization tables provided by the Federal Farm Loan Board together with interest at the rate of eight per cent per annum on any installment of principal or interest or unpaid part of principal which shall not have been paid when due Both principal and interest being payable at the office of Kansas City Joint Stock Land Bank in Kansas City, Mo. If said mortgagors shall pay the aforesaid indebtedness both principal and interest according to the tenor of said note as the same shall mature and shall keep and perform all the covenants and agreement of this mortgage when these presents to become void otherwise to remain in full force and effect.

Said mortgagors agree to pay all taxes and assessments that may be levied within the State of Kansas upon said lands and tenements or upon any interest or estate therein including the interest represented by this mortgage lien and further to pay any recording fee or tax or any tax or assessment or charge that may be levied assessed against or required from the holder of said mortgage and note as a condition to maintaining or enforcing or enjoying the full benefit of the lien of this mortgage or the collection of the said indebtedness. In case said mortgagors shall fail to pay any such taxes assessments or charges then the holder of this mortgage and the note secured hereby may pay said taxes assessments or charges and said mortgagors agree to repay upon demand the full amount of said advances with interest at the rate of ten per cent per annum from the date of such advancement and this mortgage shall be a further lien for the repayment thereof.

The mortgagors agree to keep all buildings and improvements upon said land in as good condition as they now are to neither commit nor suffer waste to maintain both fire and tornado insurance upon all buildings in a company satisfactory to the mortgagee or assigns in a sum not less than ----- Dollars payable in case of loss to mortgagee or assigns upon the mortgage indebtedness all insurance policies to be delivered unto mortgagee or assigns as soon as written, and by them retained until the full payment of this obligation. And the mortgagors authorize the holder hereof to repair any waste and to take out policies of insurance fire tornado or both should mortgagors default in so doing and to advance the money thereof and to repay such