5. To insure and keep insured all buildings and other improvements now on, or which may hereafter be placed on said premises, against loss or damage by fire and/or tornado, in such manner, in such empanies and for such amounts as may be satisfactory to the Mortgage; the polic(yies) evidencing such insurance coverage to be deposited with and loss thereunder to be payable to the Mortgage as his interest may appear. Any sum so received by Mortgage in attlement of an insured loss may be applied at the option of Mortgage to discharge any portion of the indebtedness secured hereby, whether or not the same be due and payable, or to the reconstruction of the buildings and improvements so destroyed or damaged.	-
6. To expend the whole of the loan secured hereby solely for the purposes set forth in the Mortgagor's written application for said loan.	
7. Not to permit, either wilfully or by neglect, any unreasonable depreciation in the value of said premises or the buildings and improvements situated thereon, but to keep the same in good repair at all times; to maintain and work the above mentioned premises in good and husbandlike manner; not	
to permit said huildings to become vacant or unoccupied; not to remove or demolish or permit the removal or demolition of any of said buildings	
or improvements situated upon said premises; not to permit or suffer any strip or waste to be committed upon said premises; not to cut or remove or permit the cutting or removal of any wood or timber therefrom, excepting such as may be necessary for ordinary domestic purposes; and not to permit said real estate to depreciate in value because of evosion, insufficient water supply, inadequate drainage, improper irrigation, or for any	
reason arising out of the irrigation or drainage of said lands.	
8. To reimburse the Mortgagee for all costs and expenses incurred by him in any suit to foreclose this mortgage, or in any suit in which the Mortgagee may be obliged to defend or protect his rights or liens acquired hereunder, including all abstract feets, court costs, a reasonable attorney fee where allowed by law, and other expenses; and such sums shall be added to and become a part of the debt secured hereby and included in any	
9. That all checks or drafts delivered to the Mortgagee for the purpose of paying any sum or sums secured hereby will be paid upon presentment; and that all agencies used in making collections thereof, including those agencies transmitting the proceeds of such items to the Mortgagee, shall be considered agents of the Mortgagee, are presented agents of the Mortgagee.	
This mortgage is made to the Mortgagee as the Land Bar't Commissioner acting pursuant to Part 3 of the act of Congress known as the Emergency Farm Mortgage Act of 1933 (and any amendments thereto), and is hereby agreed to be in all respects subject to and governed by the terms and provisions thereof.	,
The Mortgagor in the written application for loan hereby secured made certain representations to the Mortgagor is to the purpose or purposes for which the proceeds of this loan are to be used. Such representations are hereby specifically referred to and made a part of this mortgage.	
In the event the Mortgagor shall fail to pay when due any taxes or assessments against the security or fail to pay at all times during the existence of this	:
mortgage, aid one similar and interest on any mortgage; polyment, after the extended and extended on the order of the mortgage, produced in the produced of th	
The said Mortgagor hereby transfers, sets over and conveys to the Mortgagee all rents, royalties, bonuses and delay moneys that may from time to time become due and payable under any oil and gas or other mineral lease(s) of any kind now existing, or that may hereafter come into existence, covering the above described.	: (
due and psyable under any oil and gas or other mineral lease(s) of any kind now existing, or that may hereafter come into existence, covering the above describe land, or any portion thereof, and asid Mortgagor agrees to execute, acknowledge and deliner to the Mortgages und decke or other instruments as the Mortgage may now or hereafter require in order to facilitate the payment to him of said rents, royalites, bonutes and delay moons. All such sums so received by the Mortgage shall be applied: first, to the payment of matured instalments upon the note secured hereby and/or to the reimbursement of the Mortgage for any sums advance.	4
shall be applied: first, to the payment of matured instalments upon the note secured hereby and/or to the reimbursement of the Mortgagee for any sums advanced in payment of taxes, insurance premiums, or other assessments, or upon sums advanced in payment of prior mortgages, judgments, liens or encumbrances, as herein	
shall be applied: first, to the jayment of matured instainments upon the nole secured nervely analyor to the retinoutsement of the Mortgagee for any sums advance in payment of taxes, insurance permittings, or other assessments, or upon sums advanced in payment of prior mortgages, judgments, liens or encumbrances, as herein provided, together with interest due therein, and second, the balance, if any, upon the principal remaining upoid, in such a manner however as not to abate or educe the semi-annual payments but to sooner retire and discharge the loan; or said Mortgagee may, at his opinion, turn over and deliver to the then owner of said lands, either in whole or in part, any or all such sums, without prejudice to his rights to take and retain any future sum or sums, and without prejudice to any of his other rights under this mortgage. The ternater and conveyance hereunder to the Mortgage of said tents, routiles, homuses and delay moneys shall be construed to be a provision for the payment or reduction of the mortgage debt, subject to the Mortgage option as hereinbefore provided, independent of the mortgage like	
lands, either in whole or in part, any or all such sums, without prejudice to list rights to take and retain any future sum or suns, and without prejudice to any o his other rights under this mortgage. The transfer and conveyance hereunder to the Mortgage of said reats, royalties, bonuses and delay moneys shall be construct.	
to be a provision for the payment of reduction of the mortgage debt and the release of the mortgage of record, this conveyance shall become inoperative and of no fur ther force and effect.	· ·
If the lands hereby conveyed shall ever, during the life of this mortgage, become included within the boundaries of any irrigation drainage or other special assessment of any kind, for the payment of which said lands are not liable at the date of the execution of this mortgage, then the whole of the indebtedness hereby secured shall, at the option of the Mortgage, then due and payable forthwith.	:
If at any time, during the life of this mortrage, the premises convered hereby shall, in the opinion of the Mortragee, become insufficient to secure the paymen to the Mortragee of the indebtedness then remaining unpaid, by reason of an insufficient water supply, inadequate drainage, improper irrigation, or erosion, then sain Mortragees shall have the right, at its option, to declare the unpaid balance of the indebtedness secured hereby due and payable and to forthwith foreclose this mortragee.	
In the event of foreclosure of this mortgage, the Mortgagee shall be entitled to have a receiver appointed by the court to take possession and control of the premises described herein and collect the retus, issues and profits thereof, the amounts so collected by such receiver to be applied under the direction of the cour to the parament of any judgment rendered or amount found due under this mortgage.	
If any of the payments on the above described note be not paid when due, or if the Mortgagor shall permit any taxes or assessments on said lands to become demensional permit and the property of the Mortgagor shall fail to ray at all times during the existence of this mortgage all Lue sums and interest on any mortgage, judgment, lien or encumbrance senior to the lien or this mortgage, or shall fail to perform any or all other coverants and conditions contained in any mortgage, judgment, lien or encumbrance senior to the lien of this mortgage, or shall ger mit any fortections proceedings to be instituted upon any such mortgage, judgment, lien or encumbrance senior to the lien of this mortgage, or shall ger mit any fortections proceedings to be instituted upon any such mortgage, judgment, lien or encumbrance tenior to the lien of this mortgage, or shall permit the	
encumbrance senior to the lien of this mortgage, or shall fail to pay the principal debt secured by such mortgage, judgment, lien or encumbrance when due, or shall fail to perform any or all other covenants and conditions contained in any mortgage, judgment, lien or encumbrance senior to the lien of this mortgage, or shall per-	
mit any forcelosure proceedings to be instituted upon any such mortgage, judgment, lien or encumbrance senior to the lien of this mortgage, or shall permit the premises hereby conveyed to be sold under execution by virtue of any such mortgage, judgment, lien or encumbrance, or shall fail to keep the buildings and improve	
premises hereby conveyed to be sold under execution by virtue of any such morigage, judgment, lien or encumbrance, or shall fall to keep the buildings and improve ments insured as herein provided, or shall apply the proceeds of this loan to substactivity different purposes from those for which it was obtained, or shall fall to keep and perform all and insignate the covenants, conditions and agreements encutained, then the while of the indebtodness secured hereby, at the option of the Mortgage, shall become immediately due and payable and bear interest from such date at the rate of five per centum per annum, and this mortgage subject to foreclosure.	and the same of th
It is agreed that all of the abstracts of tille to the real estate above described, which have heretofore been delivered by the Mortgager to the Mortgage herein shall be retained by said Mortgagee until the indebtedness secured shall have been paid and discharged in full, and in the event the tille to said real estate is conveyed by the Mortgager or to the Mortgagee in satisfaction of the indebtedness hereby secured, said abstracts shall thereupon become and be the property of the Mortgagee or in the event of forceboure of this mortgage, the tille to said abstracts shall pass to the purchaser at the Sheriff's or Master's said, upon expiration of the redemption period provided by law.	
Now if the Mortgagor shall pay, when due, all payments provided for in said note, and reimburse said Mortgagee for all sums advanced hereunder, and shall perform all of the other covenants and conditions herein set forth, then this mortgage shall be void, otherwise to be and remain in full force and effect.	
The said Mortgagor hereby waives notice of election to declare the whole debt due as herein provided, and also the benefit of all stay, valuation, homestead and appraisement laws.	
The covenants and agreements herein contained shall extend to and be binding upon the heirs, executors, administrators, successors and assigns of the respective	-
parties hereto. IN WITNESS WHEREOF, the Mortgagor has hereunto set his hand and seal the day and year first above written.	(
Charles_Spray	
Nettie M. Spray	
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STATE OF KANSAS (ACKNOWLEDGMENT)	
COUNTY OF DOUGLAS 35.	
Before me, the undersigned, a Notary Public, in and for said County and State, on this.8th_day of_February	
personally appearedCharles_SprayandNottie_M, Spray, his_wife, to me personally known and known	1
to me to be the identical person. 6 who executed the within and foregoing instrument and acknowledged to me that. theyexecuted the same as	M
their free and voluntary act and deed for the uses and purposes therein set forth.	
Witness my hand and official seal the day and year last above written.	(0
(SEAL) C C Gorstenberger	
My Commission expires November 15, 1937 Notary Public.	
process on a second configuration on a summaring process of the second policy of the second p	

ecured by this mortgage has been paid in full, and