

And said Mortgagor for itself, its successors, heirs, executors, administrators, and assigns, covenants with said Mortgagee, its successors and assigns, as follows:

First. To pay said sum of money mentioned in said notes, and the interest thereon, according to the tenor and effect thereof.

Second. That so long as any part of the debt hereby secured shall be unpaid to remove from said premises all statutory lien claims; to protect the title and possession of said real estate; and to pay when the same become due all taxes and assessments now existing, or hereafter levied or assessed upon said real estate or the interest therein created by this mortgage, or which by the laws of Kansas may be levied or assessed against said Mortgagee or its mortgage interest in said land, or the debt hereby secured, or upon this mortgage.

Third. To keep the buildings on said premises in good repair and condition and not suffer waste thereof.

Fourth. To keep such buildings, and any which may hereafter be erected upon said premises, insured against loss or damage by fire for not less than EIGHTY THOUSAND Dollars in such insurance company or companies as said Mortgagee may approve, and to deliver to said Mortgagee, as additional security hereto, the policies of such insurance and of any additional insurance which shall be taken out upon such buildings while any part of the indebtedness aforesaid shall remain unpaid, having attached to said policies such mortgage indemnity clause as said Mortgagee shall direct. Renewals of such policies shall be so delivered at least ten days before any such insurance shall expire. Any sum which may become due under any such policy may be applied by said Mortgagee, at its option, either to reduce said debt or to repair or replace the improvements covered by said policy. Said Mortgagee may at any time, at its own discretion, procure and substitute for any and all of the insurance so held as aforesaid, such other policy or policies of insurance, in like amount, as it may determine. In case of sale under foreclosure hereof, all such insurance shall thenceforth, and until the period of redemption shall expire, be made payable to the holder of the certificate of sale; and in such event said Mortgagee is hereby authorized to collect the unearned premium on any such policy it may cause to be canceled and apply such premium towards the payment of premium on any such new insurance so payable to the holder of such certificate. War damage insurance will be furnished at said Mortgagee's request while this country is at war.

Fifth. In case said Mortgagor shall neglect or refuse to keep said premises in good repair and condition, to pay promptly when due all taxes and assessments, as aforesaid, or to remove any statutory liens on said premises, or to keep the buildings and improvements insured, as aforesaid, and deliver the policy or policies of insurance, or the renewals thereof, to said Mortgagee, as aforesaid, then said Mortgagee may, if it shall so elect, make repairs, pay such taxes and assessments, with the accrued interest, officers' fees, and expenses thereon, redeem said premises which may have been sold or forfeited for taxes or assessments thereon, purchase any tax title thereon, remove any statutory liens and prosecute or defend any suits in relation thereto, insure and keep insured said buildings in the sum, aforesaid, or for any less sum, and for such time, as said Mortgagee, may deem proper. Any sums which may be so paid out by said Mortgagee, and all sums paid out for substituted insurance, as aforesaid, including the costs, expenses and attorneys' fees paid in any suit affecting said real estate, when necessary to protect the lien hereof, shall bear interest from the dates of such payments at the rate of ten per cent per annum and shall be paid by said Mortgagor to said Mortgagee upon demand, and shall be deemed a part of the debt hereby secured, and recoverable as such in all respects. Any such liens, claims, taxes, assessments, or tax titles so purchased, paid, or redeemed by said Mortgagee shall, as between the parties hereto and their successors in interest, be deemed valid, so that in no event shall the necessity or validity of any such payments be disputed.

Sixth. Extension of the time of payment of said indebtedness, or any part thereof, by agreement of said Mortgagee and any future owner of said premises, without notice of such extension to the makers of said notes, shall not operate to release such makers from personal obligation thereon.

Seventh. Breach of any of the foregoing covenants, or default in any of such payments of principal or interest, as aforesaid, shall, at the election of said Mortgagee, exercised at any time after such breach or default without notice to any one, cause all the sums hereby secured, with the interest thereon, to become at once due and payable, and said Mortgagee may enforce payment thereof by foreclosure or otherwise. In case of foreclosure, the judgment rendered shall provide that the whole of said real estate shall be sold together, and not in parcels; and said Mortgagor hereby expressly waives an appraisal of said real estate, and all benefits of the homestead exemption and stay laws of Kansas.