

annuities. But whether the legal holder or holders of this mortgage elect to pay such taxes, assessments or insurance premiums or not it is distinctly understood that the legal holder or holders hereof may, immediately, cause this mortgage to be foreclosed and shall be entitled to immediate possession of the premises and the rents issues and profits thereof.

Third, Said parties of the first part hereby agree to keep all buildings, fences, and other improvements upon said premises in as good repair and condition as the same are in at this date and abstain from the commission of waste on said premises until the notes hereby secured are fully paid.

Fourth, Said parties of the first part hereby agree to procure and maintain policies of insurance on the buildings erected and to be erected and to be erected upon the above-described premises in some responsible insurance company to the satisfaction of the legal holder or holders of this mortgage to the amount of Five Hundred (\$500) - Dollars less if any payable to the mortgage or her assigns. And it is further agreed that every such policy of insurance shall be held by the party of the second part or the legal holder or holders of said note as collateral or additional security for the payment of the same and the person or persons so holding any such policy of insurance shall have the right to collect and receive any and all moneys which may, at any time become payable and receivable thereon and apply the same when received to the payment of said note together with the costs and expense incurred in collecting said insurance or may elect to have buildings repaired or new buildings erected on the aforesaid mortgaged premises. Said party of the second part or the legal holder or holders of said note may deliver said policy to said parties of the first part and require the collection of the same and payment made of the proceeds as last above mentioned.

Fifth Said parties of the first part hereby agree that if the makers of said note shall fail to pay, or cause to be paid any part of said money either principal or interest according to the tenor and effect of said notes when the same become due or to conform or comply with any of the foregoing conditions or agreements the whole sum of money hereby secured shall at the option of the legal holder or holders hereof become due and payable at once without notice.

And the said parties of the first part for said consideration do hereby expressly waive an appraisement of said real estate and all benefit of the Homestead Exemption and any laws of the State of Kansas