

said premises.

Second. - That the said premises are free from encumbrances.

Third. - That they will warrant and defend the title against the lawful claims of all persons.

Fourth. - That they do hereby release all rights of dower in and to said premises and relinquish and convey all their rights of homestead therein.

Fifth. - That they will pay to said second party or order at the office of the Lombard Investment Company in Kansas City, Mo. One Thousand Dollars on the first day of August A.D. 1890 with interest thereon from date until paid at the rate of six per cent. per annum payable semi-annually on the first days of August and February in each year and in accordance with the one promissory note of the said Cyrus Baldwin and Sarah W. Baldwin with coupons attached of record herewith.

Sixth. - In case of default of payment of any sum herein covenanted to be paid for the period of thirty days after the same becomes due or in default of performance of any covenant herein contained the said first party agree to pay to the said second party and its assigns interest at the rate of twelve (12) per cent. per annum computed semi-annually on said principal note from the date thereof to the time when the money shall be actually paid. Any payments made on account of interest shall be credited in said computation so that the total amount of interest collected shall be not exceed the legal rate of twelve (12) per cent.

Seventh. - The said first party agrees to pay all taxes and assessments levied upon said real estate before the same become delinquent also all liens claims adverse titles and encumbrances on said premises, and if not paid the holder of this mortgage may without notice declare the whole sum of money herein secured due and collectible at once or may elect to pay such taxes or assessments and be entitled to interest on the same at the rate of twelve (12) per cent per annum and this mortgage shall stand as security for the amount so paid with such interest.

Eighth. - The said first party agrees to keep all buildings fences and other improvements on said real estate in as good repair and condition as the same