

either principal or interest within thirty days after the same becomes due or to conform<sup>or</sup> or comply with any of the foregoing covenants the whole sum of money herein secured may at the legal holders of the note, <sup>hereby</sup> declared and at their option only and without notice be declared due and payable; and this mortgage may thereupon be foreclosed immediately for the whole of said money interest and costs, together with statutory damages in case of protest; and said second party, or any legal holder hereof shall at once, upon the filing of a bill for the foreclosure of this mortgage be forthwith entitled to the immediate possession of the above described premises, and may at once take possession and receive and collect the rents, issues and profits thereof. For value received, the said party of the first part hereby expressly waive an appraisement of said real estate, should the same be sold under execution order of sale, or other final process, and do further waive all benefits of the stay valuation or appraisement laws of the State of Kansas; and do further agree that the contract embodied in this mortgage and note secured hereby shall, in all respects be governed, construed and adjusted according to the laws of Kansas, where the same is made. The foregoing covenants being performed this conveyance to be void otherwise of full force and virtue. The mortgagors have the option of paying \$100 of principal or any multiple thereof whenever an interest coupon matures on and after August 1<sup>st</sup> 1888.

In Testimony Whereof, The said parties of the first part have hereunto set their hands this thirteenth day of August eighteen hundred and eighty five.

Attest:

As to signatures of Henry H. Richards Jr.  
and Florence H. Richards

F. C. Clark. - Witness as to signatures  
of H. H. Richards & Louisa Richard

Louisa M. White and Louisa M. White  
Guardian for Grace White

H. H. Richards

Louisa Richards

Henry H. Richards Jr.

Florence H. Richards

Louisa M. White

Grace White

by her guardian Louisa M. White

State of Kansas }  
Douglas County }

Be it Remembered That on this seventeenth day