

for insurance, as the mortgagor or his assignee shall neglect or refuse to pay, as hereinafter set forth, and charge them against said party of the first part, and the amounts so charged shall be an additional lien upon the said mortgaged property, and may be enforced and collected in the same manner as the principal debt hereby secured, together with interest at the rate of twelve per cent. per annum, payable semi-annually, until fully paid and discharged; but whether the party of the second part elect to pay such taxes, assessments and insurance or not it is distinctly understood that in all cases of delinquencies as above enumerated, then, in like manner, the said note and the whole of said sum shall immediately become due and payable and said mortgagee or his assignee may immediately cause this mortgage to be foreclosed, and shall be entitled to the immediate possession of the premises and the rents, issues and profits thereof. And the said party of the first part shall and will at his own expense, from this time until said notes and interest, and all liens and charges by virtue hereof, are fully paid off and discharged, keep the buildings erected and to be erected on said lands, insured to the amount of Five Hundred Dollars to the satisfaction of the mortgagee or his assignee, in some responsible Insurance Company duly authorized to do business in this State, for the benefit of the party of the second part and his assignee who shall have possession of all the policies of insurance and all renewals receipts thereof. And the said party of the first part hereby waives all benefits of the stay, valuation or appraisements laws of the State of Kansas.

In Witness Whereof, The said party of the first part hath herewith set his hand and seal the day and year first above written.

E. F. A. Reinsch Seal

State of Kansas)
County of Douglas)^{ss.}

Be it Remembered, That on this fourth day of November A.D. 1885 before me a