rate of 12 per cent. per annum, payable semi-annually, until fully paid and discharged; but whether the part 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 assigns 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 Two Hundred Dollars, to the satisfaction of the mortgagee or his assigns, 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 assigns, who shall have possession of all the policies of insurance and all renewal receipts thereof. And the said party of the first part hereby waives all benefits of the stay, valuation or appraisement laws of the State of Kansas.

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

M. B. Saule (Seal)

State of Kansas }
County of Douglas } S.S.

Be It Remembered, That on this 15" day of January A. D. 1886 before me Wm. J. Sinclair a Notary Public in and for the County and State, aforesaid, came Mathew B. Saule (unmarried) who is personally known to me to be the same person who executed the foregoing instrument of writing, and duly acknowledged the execution of the same.

In Witness Whereof, I have hereunto set my hand and affixed my official seal the day