

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 of said note, together with the costs and expenses incurred in collecting said insurance; or may elect to have buildings repaired, or new buildings erected, on the aforesaid mortgaged premises. Said parties 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 note and coupons, when the same becomes 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 appraisalment of said real estate, and all benefit of the Homestead Exemptions and Stay Laws of the State of Kansas.

The foregoing conditions being performed, this conveyance to be void; otherwise of full force and virtue.

In Testimony Whereof, The said parties of the first part have hereunto subscribed their names and affixed their seals, the day and year above mentioned.

Emma B. Clark *(Seal)*

Frank B. Clark *(Seal)*

State of Kansas
Douglas County, } *ss.*

Be it Remembered, That on this Fifth day of April A.D. Eighteen Hundred and Eighty Six before me, the undersigned, a Notary Public in and for said County, and State, came Emma B. Clark and Frank B. Clark wife and husband who were personally known to me to be the identical person described in, and who executed the foregoing mortgage