

or its assigns, by virtue of this mortgage, immediately become due and payable; or, if the taxes and assessments of every nature which are or may be assessed against said land and appurtenances, or either of them, or any part thereof, are not paid at the time when the same are by law made due and payable, then in like manner the said note and the whole of said sum shall immediately become due and payable; and upon forfeiture of this mortgage or in case of default in any of the payments herein provided for, the party of the second part, its successors or assigns, shall be entitled to a judgment for the sum due upon said note and the additional sums paid by virtue of this mortgage, and all costs and expenses of enforcing the same, as provided by law, and to a decree for the sale of said premises in satisfaction of said judgment, foreclosing all rights and equities in and to said premises of said parties of the first part, their heirs and assigns, and all persons claiming under them, at which sale, appraisement of said property is hereby waived by said parties of the first part, and all benefits of the Homestead, Exemption and Stay Laws of the State of Kansas are hereby waived by said parties of the first part. And the said parties of the first part shall and will at their own expense from the date of the execution of this mortgage and until said note, and all liens and charges by virtue hereof, are fully paid off and discharged, keep the improvements erected and to be erected on said lands insured in some responsible insurance company duly authorized to do business in the State of Kansas to the amount of not less than \$40,000.00 for the benefit of the said party of the second part or its assigns, and in default thereof said party of the second part may at its option effect such insurance in its own name, and the premium or premiums, costs, charges and expenses for effecting the same shall be an additional lien