even date with this note and is being placed on record in the office of Register of Deeds of Douglas County, Kansas.

The maker and endorsers severally waive presentment for payment, protest, notice of protest, and notice of nonpayment of this note.

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By s/ Karl E. Spear Vice President

By s/ John B. Flickinger Becretary

Now, if said party of the first part shall pay or cause to be paid to said party of the second part, its successors or assigns, said sum of money in the shove note mentioned, with interest thereon according to the tenor and effect of said note, then these presents shall be wholly discharged and void; and otherwiseshall remain in full force and effect. But if said sum of money or any part thereof or any interest thereon be not paid when the same becomes due or if the saves and assessments of every nature which are or may be assessed and levied gainst said premises or any part thereof are not paid when the same are by law mode due and payable, or if first party fails to maintain fire and extended coverages insurance on the building on said premises for the benefit of party of the second part, as its interest may appear, to the amount of § 90,000.00 then and in that case the whole of said sum and interest shall at the option of said party of the second part, its successors and assigns, by virtue of this mortgage 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 and 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 a decree for the sale of said premises in satisfaction of said judgment, for of the successors and assigns, and all premises of said party of the first part, its successors and assigns, and all premises in satisfaction of said judgment, for the successors and assigns, and all previses claiming under it, at which sale appraisement of said property is hereby waived by said party of the first part. The party of the second part at its option may pay ay taxes, insurance premiums, or statutory liens against said property, all of which sums with eight per cent (8%) interest may be enforced and collected in the same manner as the p

And the said party of the first part hereby covenants and agrees that at the delivery hereof said party of the first part is the lawful owner of the premises above granted, and seized of a good and indefeasible estate of inheritance therein, free and clear of all encumbrances, and that it will warrant and defend the same in the quiet and peaceable possession of said party of the second part, its successors and assigns forever, against the lawful claim of all persons whomsoever.

IN WITNESS WHEREOF, the said party of the first part has caused this instrument to be executed by its vice president and secretary and its corporate seal to be affixed hereto the day and year first above written.

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arlespear Spear Vice President Karl E.

B. John B. Flickinger, Secretary