

money of the United States of America, being for a loan thereof on the day and date herof, made by the said Mary J. Smith to the said Anne Smith, William Smith and Nelson J. Drwin and secured to be paid by the certain promissory note of the said Anne Smith William Smith and Nelson J. Drwin bearing even date herewith, payable to the order of the said Mary J. Smith in three (3) years from the date thereof, at the office of Wm. S. Sinclair in the City of Lawrence and State of Kansas, with interest after maturity, at the rate of twelve per cent. per annum until the said principal sum is fully paid. The interest on said note from date is to be paid semi-annually, on the 26th day of May and of November in each and every year, and is specified by six interest notes or coupons of even date herewith, attached to the said note and payable at said office of Wm. S. Sinclair in the City of Lawrence Kansas and in and by said promissory note it is agreed that if default be made in the payment of any interest coupon at maturity, then the said principal sum of seventy-five Dollars with all the interest thereon, shall immediately become due and payable.

Now, if the said parties of the first part shall well and truly pay, or cause to be paid the said sum of money in said note mentioned, with the interest thereon, according to the tenor and effect of said note, then these presents shall be null and void. But, if said sum of money, or any interest thereon, is not paid when the same is due and payable, or if any taxes or assessments levied against said property, are not paid when the same are payable, then, in either of these cases, the whole of said sum mentioned in said note, together with the interest thereon, shall, and by this indenture does immediately become due and payable at the option of the party of the second part or her assigns, to be at any time thereafter exercised without notice to the parties of the first part; but the legal holder of this mortgage may at her option pay or cause to be paid the said taxes and assessments so due and payable, and charge them against said parties of the first part, and the amounts so