

unto the said party of the second part, and to its representatives or assigns forever. And the said party of the first part do hereby covenant and agree, that at the delivery hereof they are the lawful owners of the premises above granted, and seized of a good and indefeasible estate of inheritance therein, free and clear of all incumbrances, and that they will warrant and defend the same in the quiet and peaceable possession of said party of the second part, its representatives or assigns forever, against the lawful claims of all persons whomsoever.

Provided Always, And this instrument is made, executed and delivered upon the following express conditions, to wit:

First, Said party of the first part are justly indebted unto the said party of the second part in the principal sum of Sixteen Hundred Dollars lawful money of the United States of America, being for a loan thereof, made by the said party of the second part to the said party of the first part, and payable according to the tenor and effect of a certain First Mortgage Real Estate Note, dated the 21st day of October A. D. 1886, numbered 4496 executed and delivered by the said party of the first part, and payable to the order of the said party of the second part, five years after date, at the office of the National Loan and Trust Company, in Topeka, Kansas, with exchange on New York, with interest thereon from date until maturity, at the rate of seven per cent. per annum, payable semi-annually, on the 1st days of April and October in each year, and twelve per cent. per annum after maturity, the instalments of interest being further evidenced by ten coupons attached to said principal note, and of even date therewith, and payable to the order of the party of the second part, at the same place, with exchange on New York.

Second: Said party of the first part hereby agree to pay all taxes and assessments levied upon said premises, and insurance premiums for the amount of insurance hereinafter specified, when the same are due; and if not so paid, the party of the second part, or the legal holder of this mortgage, may, without notice, declare the whole sum of money herein secured due and payable at once, or may elect to pay such taxes, assessments, and insurance premiums; and the amount so paid shall be a lien on the premises aforesaid, and be secured by this mortgage, and collected in the same manner as the principal debt hereby secured, with interest thereon at the rate of twelve per cent. per annum. But whether the legal holder of this mortgage elect to pay such taxes, assessments or insurance premiums or not, it is distinctly understood that the legal holder hereof may immediately cause this mortgage to be foreclosed.