time after the expiration of three days, without notice.

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, be 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, or if default shall be made in the agreement to keep said premises insured as hereinafter set forth, 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 his 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 option pay or cause to be paid the said taxes & assessments so due and payable, and such premiums and charges for insurance as the mortgagor or their assigns shall neglect or refuse to pay as hereinafter set forth, and charge the same against said parties of the first part, and the amounts so charged, shall be an additional lien upon the said mortgaged property, and may be enforced and collected in the same manner as the principal debt hereby secured together with interest at the rate of 10 percent per annum payable semi-annually until fully paid and discharged. But whether the party of the second part elect to pay such taxes, assessments & insurance or not, it is distinctly understood that in all cases of delinquencies as above enumerated, then in like manner, the said note & the whole of said sum shall immediately become due & payable, & said mortgagee or his assigns may immediately cause this mortgage to be foreclosed, and shall be entitled to the immediate possession of the premises & the rents, issues and profits thereof. And the said parties of the first part shall & will at their own expense, from this time until said notes & interest and all liens & charges by virtue hereof, are fully paid off & discharged, keep the buildings erected and to be erected on said lands, insured to the amount of four hundred and eight dollars, to the satisfaction of the mortgagee or his assigns, in some responsible insurance company duly authorized to do business in this State, for the benefit of the party of the second part and his assigns, who shall have possession of all the policies of insurance and renewal receipts thereof.

And the said parties of the first part hereby waive all benefits of the stay, valuation or appraisement laws of the State of Kansas.

In Witness Whereof the the said parties of the first