

note, together with the costs and expenses incurred in collecting said insurance; or may elect to have buildings repaired, or new buildings erected on the aforesaid mortgaged premises. Said party of the second part, or the legal holder or holders of said note may deliver said policy to said party of the first part, and require the collection of the same, and payment made of the proceeds as last above mentioned.

Fifth: Said party of the first part hereby agrees that if the maker of said note shall fail to pay, or cause to be paid, any part of said money, either principal or interest, according to the tenor and effect of said note and coupons, when the same becomes due, or to conform or comply with any of the foregoing conditions or agreements, the whole sum of money hereby secured shall, at the option of the legal holder or holders hereof, become due and payable at once, without notice.

And the said party of the first part, for said consideration, does hereby expressly waive an appraisement of said real estate, and all benefit of the Homestead, Exemption and Stay Laws of the State of Kansas.

The foregoing conditions being performed, this conveyance to be void, otherwise of full force and virtue.

Sixth: In case of default of payment of any sum herein covenanted to be paid, or in default of performance of any covenant herein contained, the said first party agrees to pay to the said second party and its assigns, interest at the rate of twelve percent. per annum, computed annually on said principal note, from the maturity thereof to the time when the money shall be actually paid.

In Testimony Whereof, The said party of the first part has hereunto subscribed his name, and affixed his seal, on the day and year above mentioned.

Executed and delivered

Ammanuel H. Houselman [seal]

in the presence of:

Alfred Whitman.

State of Kansas, Douglas County, ss.

Be it Remembered, That on this Thirtieth day of October A.D. Eighteen hundred and eighty seven before me, the undersigned, a Notary public in and for said County and State came Ammanuel H. Houselman unmarried who is personally known to me to be the identical person described in, and who executed the foregoing mortgage deed, and duly