

less the expenses and cost of collection; or if the second party or the legal holder of the note shall so elect, the amount of said insurance shall be applied to the repair of the buildings presently erected on the erection of new buildings on said mortgaged premises.

Sixth: Said party of the first part hereby agrees that if they 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 become due, or to 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 of said note, become at once due and payable, without notice to the first party, or any one holding under or by virtue of conveyances made by said first party.

Said party of the first part hereby expressly waives an appraisement of said real estate, if the said party of the second part or the legal holder of the note secured hereby shall so elect, and as well 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.

In Testimony Whereof, Said party of the first part have hereunto subscribe their names, and affixed their seals, on the day and year above mentioned.

Executed and delivered

in the Presence of
Sidney G. Carlton

J. P. Hays

Robert Hays [seal]

Jane Hays [seal]

State of Kansas)
Douglas County } ss.

Be it Remembered, That on this 21st day of May A. D. Eighteen Hundred and Eighty seven before me, the undersigned, a Notary Public in and for said county and State, came Robert Hays and Jane Hays his wife who are personally known to me to be the identical persons described in, and who executed the foregoing mortgage deed, and duly acknowledged the execution of the same to be their voluntary act and deed.

In Testimony Whereof, I have hereunto subscribed my name and affixed my official seal, on the day and year last above written. My commission expires on the 20th