

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 his or 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 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 twelve per cent. per annum, payable annually, until fully paid and discharged; but whether the party of the second part elect to pay such taxes and assessments or not, it is distinctly understood that in all cases of delinquencies as above enumerated, then, in like manner, the said note, and the whole of the said sum shall immediately become due and payable, and the said mortgage or her assigns may immediately cause this mortgage to be foreclosed, and shall be entitled to the immediate possession of the premises and the rents, issues and profits 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. The parties of the first part hereby agree that they will keep the buildings on said lot insured at their own expense to the amount of \$500, for the benefit of the party of the second part and her assigns.

In Witness Whereof, The said parties of the first part have hereunto set their hands and seals the day and year first above written.

Caroline M. Neal [seal]

Henry M. Neal [seal]