

said 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 parties of the second part, or the legal holder or holders of said note, may deliver said policy to said parties of the first part, and require the collection of the same, and payment made of the proceeds as last above mentioned.

Fifth: Said parties of the first part hereby agree 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 become 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, become due and payable at once, without notice.

And the said parties of the first part, for said consideration, does hereby expressly waive an appraisal 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 parties agree 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 parties of the first part have hereunto subscribed their names, and affixed their seal, on the day and year above mentioned.

Created and delivered in the presence of:
E W Popping
L B Bodwell

Mathias Gantz seal
Marguerite Gantz seal

State of Kansas, Douglas County, ss.