

as hereinafter set fourth, 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 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 and assessments so due and payable, and such premiums and charges for insurance, as the mortgagor or assigns shall neglect or refuse to pay, 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, assessments & insurance 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, & the said mortgagor or 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 shall ^{and} will at their own expense, from this time until said note and interest, and all liens and charges by virtue hereof, are fully paid off and discharged, keep the buildings erected and to be erected on said lands, insured to the amount of Two Hundred Dollars to the satisfaction of the mortgagor or assigns, in some responsible Insurance Company duly authorized to do business in this State, for the benefit of the part of the second part, & assigns, who shall have possession of all the policies of insurance and all ^{receipts} thereof. And the said parties of the first part hereby waive all benefits of the stay, valuation or appraisal laws of the State of Kansas.

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

Cora K. Webster	[seal]
Frank R. Webster	[seal]
May R. Webster	[seal]
John R. Ruddy	[seal]

State of Kansas } ss:
County of Douglas }