

said principal sum, or any part thereof, or any interest thereon, or of  
 said taxes or assessments, as provided, and if default be made in the  
 agreement to insure, then this conveyance shall become absolute,  
 and the whole of said principal and interest shall immediately  
 become due and payable at the option of the party of the second part;  
 and in case of such default of any sum covenanted to be paid, for  
 the period of ten days after the same become due, the said first parties  
 agree to pay to said second party, and his assigns, interest at the rate  
 of 12 per cent. per annum, computed annually on said principal  
 note, from date thereof to the time when the money shall be ac-  
 tually paid, and any payments made on account of interest  
 shall be credited in said computation, so that the total amount  
 of interest collected shall be, and not exceed, the legal rate of 12 per cent.;  
 but the party of the second part may pay any unpaid taxes charged  
 against said property, or insure said property if default be made in  
 keeping up insurance, and may recover for all such payments,  
 with interest at twelve per cent., in any suit for foreclosure of this  
 mortgage; and it shall be lawful for the party of the second part, his  
 executors, administrators and assigns, at any time thereafter to  
 sell the premises hereby granted or any part thereof, in the manner  
 prescribed by law, appraised or not, at the option of  
 the party of the second part, and out of all the moneys arising  
 from such sale, to retain the amount then due, or to become due,  
 according to the conditions of this instrument, and interest  
 at twelve per cent. per annum from the time of said default until  
 paid, together with the costs and charges of making such sale, and  
 a reasonable attorney's fee for the foreclosure of this mortgage,  
 to be taxed as other costs in the suit.

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

Lydia G. Carnean

(R.S.B)

S. H. Carnean

(R.S.B)

State of Kansas  
 County of Douglas<sup>ss</sup>

Be it Remembered, that on this 23<sup>rd</sup> day of January A.D. 1887, before me  
 a Notary Public in and for said County and State, came Lydia G.  
 Carnean and S. H. Carnean, husband and wife to me personally  
 known to be the same persons described in and who executed the  
 foregoing mortgage, and duly acknowledged the execution there-  
 of.

In witness Whereof, I have hereunto subscribed my name and