

The following is endorsed on the original instrument
 J. W. C. Beardsley, the negotiorum within named, hereby acknowledges complete
 satisfaction of the debt by the holder mortgage secured, and hereby certifies the
 Register of deeds of Douglas County, Kansas, to discharge said mortgage of record
 at St. Louis, Mo. 29th day of May A.D. 1891
 J. W. C. Beardsley.

singular, the hereditaments and appurtenances thereto belonging, unto
 the party of the second part and to his heirs and assigns forever. And the
 said Mary J. Smith doth hereby covenant and agree, that at the delivery here-
 of she is the lawful owner of the premises above granted, and seized of a good
 and indefeasible estate of inheritance therein, free and clear of all incum-
 brances, and that she will warrant and defend the same in the quiet and
 peaceable possession of said party of the second part, his heirs and assigns for-
 ever, against all persons lawfully claiming the same.

Provided, Always, And these presents are upon this express condition that
 whereas, the said Mary J. Smith is justly indebted unto the said W. C. Beardsley
 in the principal sum of Eighteen hundred Dollars, lawful money of the United
 States of America, being for a loan thereof on the day and date hereof, made by
 the said W. C. Beardsley, to the said Mary J. Smith and secured to be paid by
 the certain promissory note of the said Mary J. Smith bearing even date here-
 with, payable to the order of the said W. C. Beardsley, in five years from date
 hereof, at his office in the City of Auburn, and State of New York, with interest
 at maturity, or default in payment of interest, at the rate of twelve per
 cent per annum until the said principal sum is fully paid. The interest
 on said note from date to maturity or default is to be paid semi-annually,
 on the 1st day of January and of July in each and every year, and is specified
 by ten (10) interest notes or coupons of even date herewith, attached to the said
 note and payable at said office of W. C. Beardsley, in the City of Auburn, New
 York, and in and by said promissory note it is agreed that if default be
 made in the payment of any interest coupon at maturity, then the
 said principal sum of Eighteen hundred Dollars with all the interest
 thereon, shall immediately become due and payable.

Now, if the said party 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 assess-
 ments levied against said property, are not paid when the same are pay-
 able, or if default shall be made in the agreement to keep said premises
 insured, as hereinafter set forth, 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 his assigns, to be at any time
 thereafter exercised without notice to the party 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