

and profits thereof.

Third said parties of the first part hereby agree to keep all buildings, fences and other improvements upon said premises in as good repair and condition as the same are in at this date, and abstain from the commission of waste on said premises, until the note hereby secured is fully paid.

Fourth The said parties of the first part hereby agree to procure and maintain policies of insurance on the buildings erected and to be erected upon the above described premises, in some responsible insurance company, to the satisfaction of the legal holder or holders of this mortgage, to the amount of Five Hundred Dollars, loss if any, payable to the mortgagee or its assigns. And it is further agreed that every such policy of insurance shall be held by the party of the second part or the legal holder or holders of said note, as collateral or additional security for the payment of the same and the person or persons so holding any such policy of insurance shall have the right to collect and receive any and all moneys which may at any time become payable and receivable thereon and apply the same when received to the payment of 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 party 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 makers 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 becomes 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 hereof, become due and payable at once, without notice.

And the said parties of the first part for said consideration, do hereby expressly waive an appraisement of said real estate and all benefits 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 part agree to pay to the said second party and its assigns interest at the rate of ten per cent 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.

Witnessed & attested in presence of

M. C. Bruce

State of Kansas

Douglas County,

Willis H. Pence

Mary H. Pence

(Seal)

(Seal)

ss. Be it remembered, That on this 26th day of September A.D. Eighteen Hun-