

ises above conveyed insured against loss or damage by fire in the sum of not less than \$300⁰⁰ Dollars by such insurance company or companies as shall be approved by said party of the second part, and in default of said insurance the said party of the second part may effect such insurance, and the premiums paid for effecting the same, together with all expenses, costs and charges incident thereto, with interest thereon at the rate of 10 percent per annum from the date of payment thereof by said party of the second part until repaid by the parties of the first part, shall be a lien upon said mortgaged premises, added to the amount of said obligation and secured by these presents, and shall be included in and made a part of any judgment upon foreclosure of this mortgage, then these presents shall be wholly discharged and void, and otherwise shall remain in full force and effect. But if said sum or sums of money, or any part thereof, or any interest thereon, is not paid when the same is due, or if the taxes and assessments of every nature which are or may be assessed or levied against said premises or any part thereof are not paid when the same are by law made due and payable, or if said insurance is not effected, and the policy and certificates are not assigned as aforesaid, then, and upon failure of the said parties of the first part to perform the foregoing provisions, covenants and agreement, or any or either of them, the whole of said sum, sums and interest thereon shall, at the option of the said party of the second part, become due and payable forthwith, whether due by the terms of said note or not, and said party of the second part shall be entitled to have and maintain this action in any court of competent jurisdiction for the recovery of the whole sum secured by this mortgage, and for all costs and expenses of such suit. Appraisement waived.

In Witness Whereof, the said parties of the first part have hereunto set their hands the day and year first above written.
 Executed and Witness James ^{his} Spencer
 Delivered in presence of R. M. Day
 State of Missouri
 County of Jackson S.S.

On this 21st day of Sept A.D. 1896 before me the undersigned a Notary Public in and for the County and State aforesaid came James S. Spencer, who is personally known to me to be the

The following is not endorsed on the original instrument