standing title, lien or incumbrance on the premises hereby conveyed, and may pay any unpaid taxes or assessments charged against said property if default be made in the covenant to insure; any sums so paid shall become a lien upon the above described real estate and be secured by this mortgage and may be recovered with interest at ten percent, in any suit for foreclosure of this mortgage. In case of such foreclosure said real estate shall be sold without appraisement.

Fourth, In case of default in any of the covenants herein contained, the rents and profits of the said premises are pledged to the legal holder or holders hereof as additional and collateral security for the payment of all moneys mentioned herein, and said legal holder is entitled to the possession of said property by a receiver or otherwise, as he may elect.

Fifth, If such payments be made as are herein specified, this conveyance shall be void; but if said principal or interest notes, or any part thereof, or any interest thereon, be not paid according to the terms of said notes, or if said taxes or assessments be not paid as provided herein, or if default be made in the agreement to insure, or in the covenants against incumbrances, or in any other covenant herein contained, or in case any assessments or taxes shall be levied against the legal holder of said note under or by virtue of the laws of the State of Kansas, on account of this mortgage or the said note secured thereby, then this conveyance shall become absolute, and the whole of said principal shall immediately become due and payable, at the option of the party of the second part, or assigns; and in case of default of payment of any sum herein covenanted to be paid for the period of thirty days after the same becomes due, the said first party agrees to pay to the said second party, or his assigns, interest at the rate of ten per cent. per annum computed annually on said principal note from the date of default to the time when said principal and interest shall be fully paid

In Witness Whereof, the said party of the first part has hereunto subscribed his name and affixed his seal on the day and year first above mentioned.

Pearl S. Smith (Seal.)