order, at the office of said Company in Cincinnati, Ohio, their certain promissory note for Sixteen hundred $\frac{no}{100}$ Dollars, payable ten years from date, or in partial payments prior to maturity in accordance with stipulation therein, with interest thereon from date until maturity at the rate of

Debt

seven per cent. per annum payable annually on the first day of October in each year according to coupons attached of even date herewith and ten per cent. per annum, after maturity until paid, payable annually on days above indicated, according to the tenor and effect thereof. All of said notes are dated at Lawrence, Kansas, Sept. 17, 1897, and made payable to the said The Union Central Life Insurance Company and signed by Alford S. Howard.

Third, - That they agree (a) to pay all taxes, assessments and charges

Tax

of every character which are now or hereafter may become liens on said Real Estate; and also (b) to pay all taxes assessed against the said second party or his assigns, on the note or debt secured hereby before the same becomes delinquent; and (c) to deliver to the second party at its office in Cincinnati, Ohio, immediately upon the payment of the taxes assessments, or liens aforesaid, duplicate receipts of the proper officer for the payment thereof; and if not paid, (d) That the holder of this mortgage may elect to pay such taxes, liens or assessments, (of which payment, amount and validity thereof the receipt of the proper officer shall be conclusive evidence), and be entitled to interest on the same at the rate of ten per cent. per annum and this mortgage shall stand as security for the amount so paid, with such interest, and (e) That the sum or sums so advanced shall be immediately due and payable and be recovered from parties of first part, with interest at the rate of ten per cent. per annum.

Waste

Fourth - That they further agree to keep all buildings, fences and other improvements on said real estate in good repair, and to permit no waste.

Fifth - That they further agree to keep (a) the buildings on said premises insured in some responsible joint stock company, approved by the party of the second part, for the insurable value thereof, with (b) the regulation mortgagee's subrogation clause attached, making said insurance payable in case of loss to the party of the second part, its successors or assigns as their interest may appear, and to (c) deliver the policy and renewal receipts therefor to the mortgagee herein. In case of failure (d) to keep said

Fire Insurance

buildings so insured and to deliver the policy or policies therefor to mortgagee herein, the holder of this mortgage may effect such insurance, and this mortgage shall stand as security for the amount so paid, with interest at ten per cent. per annum, and (e) the amounts so paid shall be immediately due and payable with interest at ten per cent. per annum.