

semi-annually on the first day of June and December in each year, according to coupons attached to said note. The party of the first part further agrees that he will pay all taxes and assessments upon the said premises before they shall become delinquent, and he will keep the buildings on said property insured for in some approved Insurance Company, payable in case of loss, to the mortgage or assigns, and deliver the policy to the mortgage, as collateral security hereto.

Now, if such payments be made as herein specified, this conveyance shall be void, and shall be void, and shall be released upon demand of the party of the first part. But if default be made in the payment of said principal sum, or any part thereof, or any interest thereon, or of said taxes or assessments, as provided, or if default be made in the agreement to insure, then this conveyance shall become absolute, and the whole of said principal and interest shall immediately become due and payable at the option of the party of the second part; and in case of such default of any sum contracted to be paid for the period of ten days after the same becomes due the said first parties agree to pay to said second party and his assigns, interest at the rate of ten percent per annum, computed annually on said principal note, from date thereof to the time when the money shall be actually paid, and any payments made on account of interest shall be credited in said computation, so that the total amount of interest collected shall be, and not exceed the legal rate of 10 percent; but the party of the second part may pay any unpaid taxes charged against said property, or insure said property if default be made in keeping up insurance, and may recover for all such payments, with interest at ten percent, in any suit for foreclosure of this mortgage; and it shall be lawful for the party of the second part, his executor, administrators and assigns, at any time thereafter to sell the premises hereby granted, or any part thereof, in the manner prescribed by law, Appraisal waived or not, at the option of the party of the second part, and out of all the money arising from such sale, to retain the amount then due, or to become due, according to the conditions of this instrument, and interest at ten percent per annum from the time of said default until paid, together with the costs and charges of making such sale and a reasonable attorney's fee for the foreclosure of this mortgage, to be taxed as other costs in the suit. In Witness Whereof The said party of the first part has hereunto set his hand and seal the day and year first above written.

James Baker *[Signature]*

State of Kansas, } ss

County of Douglas, } Be it remembered, that on this 1st day of December A.D. 1897, before me, a Notary Public in and for said County and State, came James Baker, a widower to me personally to be the same person described in