

the whole sum of money hereby secured shall, at the option of the legal holder or holders thereof 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 covenant to be void; otherwise of full force and virtue.

Sixth. 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, or in default of performance of any covenant herein contained the said first parties agree to pay to the said second party and his assigns, interest at the rate of 10 per cent per annum, computed annually on said principal note, from the date of default thereof to the time when the money shall be actually paid.

Any payments made in 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 ten per cent per annum.

In Testimony Whereof. The said parties of the first part have hereunto subscribed their names and affixed their seals on the day and year above mentioned.

Executed and delivered in presence of

Elzetta Willett (S-27)

J. A. Willett (S-27)

State of Kansas, }
Douglas County, } ss. Be it Remembered, That on this 27th day of September A.D. nineteen hundred and Four before me, the undersigned, a Notary Public in and for said County and State, came Elzetta Willett and J. A. Willett her husband, who are personally known to me to be the identical persons described in and who executed the foregoing mortgage, duly and duly acknowledged the execution of the same to be their voluntary act and deed.

In Testimony Whereof, I have hereunto subscribed my name, and affixed my official seal on the day and year last above written.

J. B. A. F. Finner, Notary Public, Douglas Co. Kans.
My commissions expires April 10th 1917.

Recorded Sept. 26th A.D. 1904 at 8²² P.M.

Ed. C. Armstrong, Reg. of Deeds.
B. E. C. Armstrong, Dep.