

principal note and of every date thereunto, and payable to the order of said The Kansas Mutual Life Insurance Company at the office of said Company in Topeka, Kansas. The right to pay said principal sum in full or in multiples of \$100, at the maturity of any interest coupon after one year is reserved.

Second: said parties of the first part hereby agree to pay all taxes and assessments levied upon said premises when the same are due, and insurance premiums for the amount of insurance hereinafter specified; and if not so paid, the said party of the second part, or the legal holder or holders of this mortgage, may, without notice declare the whole sum of money herein secured due and payable at once, or may elect to pay such taxes, assessments, and insurance premiums; and the amount so paid shall be a lien on the premises aforesaid, and be secured by this mortgage and collected in the same manner as the principal debt hereby secured, with interest thereon at the rate of ten per cent per annum. But whether the legal holder or holders of this mortgage elect to pay such taxes, assessments or insurance premiums, or not, it is distinctly understood that the legal holder or holders hereof may immediately cause this mortgage to be foreclosed.

Third: Said parties of the first part hereby agree to keep all the buildings, fences and other improvements upon such premises in as good repair and condition as the same are in at this date, and abstain from the commission of waste on said premises until the note hereby secured is fully paid. Fourth: Said party of the first part hereby agree to procure and maintain policies of insurance on the buildings erected and to be erected upon the above described premises, in some responsible insurance company, to the satisfaction of the legal holder or holders of this mortgage to the amount of \$10,000.00. Loss if any payable to the mortgagee or its assigns; and it is further agreed that every such policy of insurance shall be held by the party of the second part, or the legal holder or holders of said note, as collateral or additional security for the payment of the same, and the person or persons so holding any such policy of insurance shall have the right to collect and receive any and all moneys which may at any time become payable, and receivable thereon, and apply the same when received to the payment of said note, together with the costs and expenses incurred in collecting said insurances; or may elect to have buildings repaired, or new buildings erected on the aforesaid mortgaged premises. Said party of the second part or the legal holder or holders of said note, may deliver said policy to said parties of the first part, and require the collection of the same and payment made of the proceeds as last above mentioned. Fifth: Said parties of the first part hereby agree that if the makers of said note shall fail to pay or cause to be paid any part of said money, either principal or interest according to the tenor and effect of said note and coupons, when the same becomes due, or to conform or comply with any of the foregoing conditions or agreements the whole sum of money hereby secured shall, at the option of the legal holder or holders hereof, become due and payable at once without further notice, and the said parties of the first part, for said consideration, do hereby expressly waive all benefit of the homestead exemption and stay laws of the state of Kansas. The foregoing conditions being performed this conveyance to be void, otherwise of full force and virtue. In testimony whereof the said parties of the first part have hereunto subscribed their name and affixed their seals on the day and year above written.