

the buildings which now are or may hereafter be erected upon said premises insured in such insurance companies as the legal holder hereof may elect, to the amount of eight hundred dollars; loss, if any, payable to this mortgage or assigns, and deliver said policy or policies of insurance to this mortgage as collateral security hereto; and said first parties agree that all insurance on said buildings shall, until said debt is paid, be made payable in like manner. The legal owner and holder hereof may, in case of loss, collect such insurance and apply it to said debt, or may deliver said policy or policies to the said parties of the first part, and require the collection of same, and application made of the proceeds as above mentioned. Said parties of the first part shall assume all responsibility of proofs, and care and expense of collecting said insurance, will keep all fences, buildings and other improvements on said real estate in as good repair as they are at the date hereof, and permit no waste of any kind on said premises. Third. It is agreed by said first parties that the party of the second part, or assigns, may make any payment necessary to remove or extinguish any prior or outstanding title, lien or incumbrance on the premises hereby conveyed, and may pay any unpaid taxes or assessments charged against said property, and may insure said property if default be made in the covenant to insure; and 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 per cent, in any suit for the foreclosure of this mortgage. In case of such foreclosure, said real estate shall be sold without appraisement. Fourth. In case of default of 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 covenant 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 parties agree to pay to the said second party, or her 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 parties of the first part have hereunto subscribed their names and affixed their seals, on the day and year above mentioned.

C. B. Merriam (real)
Marquette B. Merriam (real)

State of Kansas, Shawnee County, S.E.
Be it remembered, that on the 12th day of Sept. A.D. 1899, before me the undersigned