

penalties and costs which may have accrued thereon, and as will effect such insurance at the expense of said first parties, and such taxes, penalties, costs and insurance, shall from the date of payment be an additional lien under this mortgage, on said above described premises, and shall bear interest at the rate of 10 per cent per annum. But if default be made in the payment of said note, or any part thereof, or any interest thereon, or of the taxes, or if the insurance is not kept up thereon, then this conveyance shall become absolute, and the whole amount specified in said note and the interest thereon, and all taxes and insurance paid by said second party or her assigns, become and be due and payable, or not, at the option of said second party or assigns, said option to be exercised without any notice whatever, and it shall be lawful for the party of the second part her executors, administrators, or assigns, at any time thereafter, to sell the premises hereby granted, or any part thereof, in the manner prescribed by law, appraisement hereby waived or not, at the option of the party of the second part, her executors, administrators, or assigns, and out of all the moneys arising from such sale, to retain the amount then due according to the provisions of this instrument, together with the costs and charges of making such sale, and the overplus, if any there be, shall be paid by the party making such sale on demand to the said A. J. Carnell, heirs or assigns (note given hereunto duly stamped.) In testimony whereof, the said parties of the first part have hereunto set their hands and seal the day and year first above written.

A. J. Carnell. (red)

Annie Carnell. (red)

## Acknowledgment.

State of Kansas, Douglas County, S.S.

Be it remembered, that on this 18<sup>th</sup> day of September A.D. 1899, before me, Geo. A. Banks, a Notary Public in and for said county and state, came A. J. Carnell and Annie Carnell, husband and wife, to me personally known to be the same persons who executed the foregoing instrument, and duly acknowledged the execution of the same. In witness whereof, I have hereunto subscribed my hand and affixed my official seal on the day and year last above written.



Geo. A. Banks,

Notary Public.

My commission expires Dec. 1, 1900.

Recorded September 18<sup>th</sup>, A.D. 1899, at 4<sup>00</sup> o'clock, P.M.L. A. Doxson  
Register of Deeds.

The following is endorsed in the original instrument.  
I now all Men by these presents, That the Atlas Building and Loan Association, by its President, J. H. Doxson, do hereby certify that the within mortgage and