always, and this instrument is made, executed and delivered upon the following conditions, to wit: First. Said parties of the first part are justly indebted unto the said party of the second part in the principal sum of ($500.00) Five hundred dollars, lawful money of the United States of America, being for a loan thereof made by the said party of the second part to the said parties of the first part, and payable according to the tenor and effect of a certain first mortgage real estate note executed and delivered by the said parties of the first part, bearing date January 15th A.D. 1900, and payable to the order of the said The Kansas Mutual Life Insurance Company, of Topeka, Kansas, on the first day of January A.D. 1905, after date, at the office of the said Company in Topeka, Kansas, with interest thereon from the 20th day of January 1900, until maturity, at the rate of 7 per cent per annum, payable semi-annually on the first days of July and January in each year, and ten per cent. per annum after maturity, the installments of interest being further evidenced by ten coupons attached to said principal note and of even date therewith 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 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 parties 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 one hundred and fifty dollars, 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 insurance, 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