

The following is endorsed on the original instrument.
 Known All Men by these presents that the Otter Building and Loan Association, by L. H. Berman
 its President, do hereby certify and acknowledge full payment of the debt secured by the foregoing
 mortgage and authorizing the Register of Deeds of the County of Douglas in the State of Kansas to discharge the same of record.
 In testimony whereof the said Otter Building and Loan Association has caused it to be hereunto signed by its President
 and its corporate seal to be hereunto affixed this 31st day of October, 1906.
 Attest L. H. Berman, President.
 J. M. Perkins, Secretary.
 Register of Deeds.

Recorded Sept 1st 1906.
 C. F. McHardy, Reg.

and By-Laws of the party of the second part. The party of the first
 part covenant and agree to pay all the taxes and assessments
 levied upon and assessed against said premises when due and payable;
 to pay all premiums for the amount of insurance herein specified; and
 if not so paid, the party of the second part may pay said taxes and
 insurance premiums, and the amount so paid shall be alien upon
 said premises, be secured by this mortgage and be collected in the
 same manner as the principal debt hereby secured, together with interest
 at the rate of ten per cent per annum until paid. The party of the
 first part further covenants and agrees to keep the building, fences
 and other improvements now upon, or which may be placed upon
 said premises, in good repair and condition; and to procure,
 maintain and deliver to the party of the second part, as addi-
 tional and collateral security, policies of insurance against loss
 and damage by fire, tornadoes, cyclones and windstorms to the
 amount of not less than One Thousand Dollars, loss, if any,
 payable to the party of the second part as its interests may appear;
 and if additional insurance be procured thereon, and the
 policies therefor shall not be made in terms payable as herein
 specified, the company placing such additional insurance shall
 nevertheless make contribution in case of loss to the same extent
 as it would be required to do if said policies had been so made
 payable and delivered to the party of the second part as additional
 and collateral security for the payment of said debt. The party
 of the first part further agrees that if default be made for the
 space of three months in the payment of any sum covenanted
 to be paid in said promissory note, including the dues, interest,
 life insurance premiums and fines, as provided in said Rules
 and By-Laws; or in paying the taxes and insurance premiums
 herein covenanted to be paid; or in case of the breach of any covenant
 in said promissory note or herein contained; or if said premises become
 unoccupied and vacant for the space of three months; or strip
 and waste be committed; all sums hereby secured shall, at the
 option of the party of the second part, become due and payable and
 bear interest at the rate of ten per cent per annum until paid,
 and the party of the second part shall have the right to
 foreclose this mortgage and to have a Receiver appointed to take
 charge of, care for and rent said premises, and out of the rent,
 issues and profits derived therefrom to pay the cost of repairs,
 taxes and insurance premiums; and the residue, if any there be,
 after paying said Receiver a reasonable compensation for his services,
 shall be applied upon the debt hereby secured. The party of the first
 part further agrees that the fee for continuing the abstract of title of said
 premises to the date of commencing foreclosure action, shall be included
 in any judgment and decree of foreclosure hereunder. The party of the
 first part for said consideration, hereby expressly waives all claims
 of said real estate, and all the benefit of the homestead, exemption and
 stay laws of the State of Kansas. The foregoing conditions being performed.