

as will effect such insurance at the expense of said first party, 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 8 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 his 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 his 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, his executor, administrators, or assigns, and out of all the money 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 surplus, if any there be, shall be paid by the party making such sale on demand to the said parties of the first part their heirs or assigns. In testimony whereof, the said parties of the first part have herunto set their hands the day and year first above written.

Anton Gerhard (seal)
Emilie M. Gerhard (seal)

State of Kansas, Douglas County, S.S.

Be it remembered, that on this second day of January A.D. 1901, before me, Geo. A. Banks, a Notary Public in and for said county and State, came Anton Gerhard and Emilie M. Gerhard 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 herunto subscribed my hand and affixed my official seal on the day and year last above written.



Geo. A. Banks,
Notary Public.

My commission expires Nov. 27th 1904-

Recorded Nov. 25th A.D. 1901, at 10 o'clock, A.M.

G. F. Sopman,

Recorder of Deeds.

By Lillie B. Sopman, Deputy.

(The following is endorsed on the original instrument)

Dec 9 1901