

(and being for the principal sum loaned), payable ten years after date (or in partial payments prior to maturity, in accordance with the stipulation therein) with interest at the rate therein specified and evidenced by
 Covenants, coupon notes. The said first party hereby covenants and agrees with the said second party, its successors and assigns, as follows:

Taxes. First. - To pay all taxes, assessments and charges of every character which are now, or which hereafter may become liens on said real estate; also all taxes assessed in Kansas against said second party, on the mortgage or debt secured hereby, and to deliver to the said second party at its office, in Cincinnati, Ohio, receipts of the proper officer for the payment thereof; and if not paid, that the holder of this mortgage may pay such taxes, liens or assessments, (of which payment, amount and validity thereof the receipt of the proper officer shall be conclusive evidence,) and be entitled to interest on the same at the rate of ten per cent. per annum, and this mortgage shall stand as security

Waste. therefor. Second. - To keep all buildings, fences and other improvements on said real estate in as good repair and condition as the same are in at this date, and shall permit no waste, and especially no cutting of timber except for making and repairing of fences on the place, and such as shall be necessary for firewood for the use of the grantor's family.

Fire Insurance. Third. - To keep, at the option of said second party, the buildings on said premises insured in some joint stock fire insurance company, approved by the said second party for the insurable value thereof, with said second party's usual form of assignment attached, making said insurance payable in case of loss to the said second party or assigns, and deliver the policy and renewal receipts to said second party. In case of failure to keep said buildings so insured, and to deliver the policy or renewal receipts as agreed, the holder of this mortgage may effect such insurance and the amounts so paid with interest at ten per cent. per annum, shall be immediately due and payable, and shall be secured by this mortgage.

Default. Fourth. - If the maker or makers of said notes shall fail to pay either principal or interest, when the same becomes due, or any notes given in renewal of the notes herein, or any notes given as evidence of interest on any extension of the time of payment of the debt herein secured, when the same shall be due; or there is failure to conform to or comply with any of the foregoing covenants or agreements; or if title of mortgagor is other than fee simple, free and unincumbered;