

but the legal holder of this mortgage may at her option pay or cause to be paid the said taxes and assessments so due and payable, and such premiums and charges for insurance as the mortgagors or their assigns shall neglect or refuse to pay as hereinafter set forth and charge them against said parties of the first part and the amounts so charged shall be an additional lien upon the said mortgaged property and may be enforced and collected in the same manner as the principal debt hereby secured, together with interest at the rate of twelve per cent. per annum, payable semi-annually until fully paid, and discharged; but whether the party of the second part elect to pay such taxes assessments and insurance, or not it is distinctly understood that in all cases of delinquencies as above enumerated then in like manner the said notes and the whole of said sums shall immediately become due and payable and said mortgagee or her assigns may immediately cause this mortgage to be foreclosed and shall be entitled to the immediate possession of the premises and the rents issue and profits ^{thereof}. And the said parties of the first part shall and will at their own expense from this time until said notes and interest and all liens and charges by virtue hereof are fully paid off and discharged, keep the buildings erected and to be erected on said lands insured to the amount of Four Hundred (\$400.00) Dollars to the satisfaction of the mortgagee or her assigns in some responsible Insurance Company duly authorized to do business in this State for the benefit of the party of the second part and her assigns who shall have possession of all the policies of insurance and all renewal receipts thereof. And the said parties of the first part hereby waive all benefits of the stay, valuation or appraisement laws of the State of Kansas,

In Witness Whereof the said parties of the first part have hereunto set their hands and seals the day and year first above written.

Martha Charlton 

John Charlton 

State of Kansas } ss,
County of Douglas

Be it Remembered that on this