

promptly, before delinquency, all taxes on said premises and shall procure and maintain policies of insurance on all buildings upon or to be erected upon said premises, in some responsible company or companies, to the amount of Six Hundred and fifty Dollars, wherein the loss shall be made payable to the mortgage herein or her assigns: and upon any failure to pay said taxes, or to procure and maintain such insurance, the said Emma J. Duckert shall have the right and privilege so to do, and the amount paid, whether upon taxes or insurance premiums or both, shall draw ten per cent interest from time of payment, and on a foreclosure of this mortgage may be added to the amount due thereon, and the said premises shall stand as security therefor. And the said Edward L. Hutchins & Frankie B. Hutchins hereby relinquishes all dower and homestead rights in and to the above described premises.

Signed the 22 day of February A.D. 1915.

In Presence of
 C. C. Teel ^{as} signature of Frankie
 B. — Chas. E. Moss ^{as} signature
 of Edward L. Hutchins.
 Edward L. Hutchins.
 Frankie B. Hutchins.

The State of Nebraska.

Webster County, } ²² On this 22nd day of Feb. A.D. 1915,
 before me, C. C. Teel a Notary Public duly Com'd and
 qualified, for and residing in said County, personally
 came Frankie B. Hutchins wife of E. L. Hutchins to me
 known to be the identical person described in and who
 executed the foregoing instrument as grantor, and acknowledged
 the same to be her voluntary act and deed.

Witness my hand and official seal, at Red Cloud in
 said County, the day and year last above written.

Com. expires Mar. 12, 1916. C. C. Teel. Notary Public.

State of Kansas.

Douglas County, } ²² Be it Remembered, That on this 22nd
 day of Feb. A.D. 1915. Before me, the undersigned, a
 Notary Public in and for said County and State came
 Edward L. Hutchins who is personally known to me to be
 the same person who executed the within instrument
 of writing and such person duly acknowledged the
 execution of the same.

In Testimony Whereof I have hereunto set my hand