

payable at once, or may elect to pay such taxes, assessments and insurance premiums; and the amount so paid shall be a lien on the premises aforesaid, and be secured by this mortgage and collected in the same manner as the principal debt hereby secured, with interest thereon at the rate of ten per cent. per annum. But whether the legal holder or holders of this mortgage elect to pay such taxes, assessments or insurance premiums, or not, it is distinctly understood that the legal holder or holders hereof may immediately cause this mortgage to be foreclosed.

Third: Said parties of the first part hereby agree to keep all buildings, fences and other improvements upon such premises in as good repair and condition as the same are in at this date, and abstain from the commission of waste on said premises until the note hereby secured is fully paid.

Fifth: Said parties of the first part hereby agree that if the makers of said note shall fail to pay or cause to be paid any part of said money, either principal or interest, according to the tenor and effect of said note and coupons, when the same becomes due, or to conform or comply with any of the foregoing conditions or agreements, the whole sum of money hereby secured shall, at the option of the legal holder or holders hereof, become due and payable at once, without further notice.

And the said parties of the first part, for said consideration, do hereby expressly waive all benefit of the homestead exemption and stay laws of the State of Kansas.

The foregoing conditions being performed this conveyance to be void, otherwise of full force and virtue. In Testimony Whereof, The said parties of the first part have hereunto subscribed their names and affixed their seals on the day and year above written.

Joseph C. Maichel Seal
Lydia Maichel Seal