

of a debt evidenced by certain promissory note of even date herewith signed by Edmund Cressman and Ada M. Cressman of said first parties and payable to the said second party, more fully described, as follows:

One principal note for the sum of Five Hundred Dollars, (and being for the principal sum loaned), payable ten years after date (or in partial payments prior to maturity, in accordance with the stipulations therein) with interest at the rate therein specified and evidenced by coupon notes.

The said first parties hereby Covenant and Agree with the said second party, its successors and assigns as follows:

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 this mortgage or debt secured hereby, and if not paid, that the holder of this mortgage may pay such taxes, liens & assessments, and be entitled to interest on the same at the rate of ten per cent. per annum, and this mortgage shall stand as security 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.

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