policies had been so made payable and delivered to the party of the second part as additional and collateral security for the payment of said debt. 419

The party of the first part further agrees that if default be made for the space of three months in the payment of any sum covenanted to be paid in said promissory note including the dues, interest, life insurance premiums and fines, as provided in said Rules and By-Laws; or in paying the taxes and insurance premiums herein covenanted to b be paid; or in case of the breach of any covenant in said promissory note or herein com tained; or if said premises become unoccupied and vacant for the space of three months; or strip and waste be committed; all sums hereby secured shall, at the option of the party of the second part, become due and payable and bear interest at the rate of ten per cent. per annum until paid, and the party of the second part shall have the right to forcelose this mortgage and to have a receiver appointed to take charge of, care for and rent said premises, and out of the rents, issues and profits derived therefrom to pay the cost of repairs, taxes and insurance premiums; and the residue, if any there be, after paying said Receiver a reasonable compensation for his services, shall be applied upon the debt hereby secured. The party of the first part further agrees that the fees for continuing the abstract of title of said premises to the date of commencing foreclosure action, shall be included in any judgment and decree of foreclosure hereunder.

The party of the first part, for seid consideration, hereby expressly weive appraisement of said real estate, and all the benifet of the homestead, exemption and stay laws of the State of Kansas. The foregoing conditions being performed, this conveyance shall be void and this mortgage discharged; otherwise to remain in full force and effect. In Witness Whereof, That party of the first part have hereunto subscribed their names and affixed their seals the day and year first above written.

> Sadie Richardson. Geo. G. Richardson.

State of Kansas, County of Douglas, SS;

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Be It Remembered, That on this 19th, day of July A. D. 1907, before me, a Notary Public, within and for said County and State, came Sadie Rishardson and Geo. G. Richardson husband and wife to me perconally known to be the identical percons described in and who executed the foregoing mortgage, and acknowledged the execution of the same to be their voluntary act and deed.

In Testimony Whereof, I have hereunto subscribed my name and affixed my official seal at Lawrence, Kansas, the day and year last above writton.

Q.U. Constances Register of Deeris. By & Lice (Instance, Deputy.

(SEAL) E. O. Perkins, Notery Public. My commission expires Feb. 11th, 1911.

Recorded July 22, A. D. 1907, at 10.00 A. M.