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bearing even date herewith, payable to said Philip Young or order at the Watkins National Bank Lawrence Kansas with interest as therein specified, which indebtedness and interest the first party agrees to pay; and if the party of the first part shall make such payment and otherwise perform all the conditions of this mortgage, the same shall be void. But if said sum of money, or any part thereof, or any interest thereon, is not paid when due and payable, or if any taxes or assessments which are or may hereafter be assessed or levied against said property, or any charges for insurance, or other sums of money herein provided for, are not paid when the same are due and payable, or in case any of the agreements herein are violated, then in either of such cases, the said principal notes with interest thereon, and all other sums herein provided to be paid, shall and by this instrument do, at the option of the party of the second part, or his assigns to be at any time thereafter exercised without notice to the first party, immediately become due and payable. And the legal holder of this mortgage may, at his option pay all such taxes and assessments, and may at his option procure and maintain the insurance herein provided for, and pay all charges therefor, and may, at his option pay all sums which may be necessary to protect the title and possession of said premises so that this mortgage shall be a first lien thereon, and charge the moneys so paid against the first party, and the amounts so charged together with interest thereon at the rate of ten per cent per annum from the date of advancement shall be an additional lien upon said premises which the party of the first part agrees immediately to pay, and which may be collected as other sums hereby secured. The first party agrees to keep the buildings erected and to be erected on said premises insured to the amount of \$2000.00 to the satisfaction of and to the benefit of the second party and his assigns, from this time until all sums secured hereby are fully paid. In case of default in the payment of any sums herein covenanted herein to be paid, or default in the performance of any covenant herein contained, the second party or his assigns may, at his option, immediately, or at any time thereafter, foreclose this mortgage, and the first party shall pay to the second party, or his assigns, interest at the rate of ten per cent per annum computed semi-annually, on said principal notes from the date of such default, to the time when the money shall actually be paid.

IN WITNESS WHEREOF, The said party of the first part has hereunto set her hand, the day and year first above written.

Rosalie Smith.

State of Kansas Douglas County SS. Be it Remembered that on this 30th day of July A.D. 1910 before me a Notary Public in and for said County and State, came Rosalie Smith a widow, to me personally known to be the same person who executed the foregoing instrument, and duly acknowledged the execution of the same. In Testimony whereof I have hereunto subscribed my name and affixed my official seal on

the day and year last above written.  
Notarial commission expires June 11, 1911 (SEAL)  
Recorded August 1, 1910 at 2.25 P.M.

J.E. Harris Notary Public

*Thos L Lawrence*  
Register of Deeds.