legal taxes and assessments levied under the laws of the State of Kansas, on said premises, or on this mortgage, or on the note or debt hereby secured, before any penalty for non-payment attaches thereto; also to abstain from the commission of waste on said premises and keep the buildings therein in good repair and insured to the amount of 3-:- , in insurance companies acceptable to the said party of the second part, its successors or assigns, and assign and deliver to it or them all policies of insurance on said buildings and the renewals thereof. And it is agreed by said first parties that the party of the second part, its successors or assigns, may make any payment necessary to remove or extinguish any prior or outstanding title, lien or incumbrance on the premises hereby conveyed, and may pay any unpaid taxes or assessments charged against said property, and may ins ure said property if default be made in the covenant to insure; and sums so paid shall become a lien upon the above des mibed real estate, and be secured by this mortgage, and may be recovered, with interest at ten per cent in any suit for the foreclosure of this mortgage. In Case of such foreclosure, said real estate shall be sold without appraisment. And the said party of the first part do further covenant and agree that in case of default in payment of any installment of interest or in the performance of any of the covenants or agreements herein contained, then, or at any time thereafter during the continuance of such default, the said party of the second part, its successors or assigns, may without notice, declare the entire debt hereby secured immediately due and payable and thereupon or in case of defau lt in payment of said promissory note at maturity, the said party of the second part, its successors or assigns, shall be entitled to the immediate possession of said premises, and may proceed to foreflose this mortgage and in case of foreclosure the judgment rendered shall provide that the whole of said premises be sold together and not in parcels. In Witness Whereof the said parties of the first part have hereunto set their hands the day and year first shove written.

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State of Kansas, County of Franklin S3. on this 27". day of Pahsuary A.D. 1912 before me, a Notary Public in and for said County and State porsonally appeared .Frank Hoffman and Philipianna Hoffman, husband and wife, to me known to be the persons 'named in and who executed the foregoing instrument, and acknowledged that they execu ted the same as their voluntary act and deed. Witness my hand and official seal the day and year last above written.

My commission expires June 28". 1914. (SEAL) G.H.Hill, Notary Public. RECORDED MARCH 8, 1912 AT 2.22 P.M.

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