

said policy to said party of the first part and require the collection of the same and payment made of the proceeds as last above mentioned. Should a renewal policy not be delivered to second party immediately upon expiration of the former policy said second party may insure the property immediately. Fifth. Said party of the first part hereby agrees that if the maker 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 notice. And the said party of the first part for said consideration, does hereby expressly waive an appraisal of said real estate and all the benefits of the homestead exemption and stay laws of the State of Kansas. The foregoing conditions being performed this covenant to be void; otherwise of full force and virtue. Sixth. In case of default of payment of any sum herein covenanted to be paid, for the period of thirty days after the same becomes due, or in default of performance of any covenant herein contained, the said first party agrees to pay to the said second party and its assigns, interest at the rate of ten per cent per annum, computed annually on said principal note from the date of default thereof to the time when the money shall be actually paid, And payments made on account of interest shall be credited in said computation so that the total amount of interest collected shall be and not exceed the legal rate of ten per cent per annum. In Testimony Whereof the said party of the first part has hereunto subscribed her name and affixed her seal on the day and year above mentioned.

Executed and delivered in presence of:
Charles Kunz.

Virginia Eviline Spencer.

State of New York, New York County, SS. Be it remembered that on this 18 day of June A.D. nineteen hundred and twelve, before me the undersigned a notary public in and for said County and State, came Virginia Eviline Spencer, single who is personally known to me to be the identical person described in and who executed the foregoing mortgage deed, and duly acknowledged the execution of the same to be her voluntary act and deed. In Testimony Whereof I have hereunto subscribed my name and affixed my official seal on the day and year last above written.

My commission expires Moh 30, 1914. (SEAL)

George H. Kean, Notary Public,
Kings County, N.Y. Certified in
New York County.

RECORDED June 21, 1912 AT 10.48 A.M.

Wm L Lawrence
Register of Deeds.

State of Kansas, Douglas County, SS. Know all men by these presents That I, J.E. Stubbs of the County and State aforesaid in consideration of payment of sum of \$200.00 to me paid do hereby certify that ascertain indenture of Mortgage dated January 22, 1912 made and executed by N.P. Dodge Jr. & wife, of the first part to J.E. Stubbs of the second part, and recorded in the office of the