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sents shall be null and void, and this mortgage shall be released at the expense of the party making such payment, If, however, the said first party fails to pay any part of the amount of said Bond or Coupons within twenty days after the same becomes due, or fails to keep and perform any of the covenants and agreements made herein, or fails to make any partial payment upon said Bond after Giving notice that such payment will be made, then it is expressly understood and agreed that the whole sum of money secured hereby shall, at the option of the holder of said indebtedness or any portion thereof, become due and collectible at one and this mortgage may thereupon be foreclosed and the mortgaged property be sold, or so much thereof as may be necessary to satisfy the amounts herein secured; and in such event it is expressly agreed that the whole amount of said Bond shall bear interest from the date thereof at the rate of ten per centum per annum, and the holder thereof may recover the whole amount of said Bond with such interest thereon, less the amount of such coupons and partial payments as shall have been paid, and may recover all amounts paid by said second parties or any holder of said bond for taxes, assessments, insurance and to release or extinguish any statutory liens upon said premises, or to protect the title or possession thereof, with interest thereon as provided herein, together with an abstract fee for examining title to said mortgaged premises, for the purpose of commencing foreclosure proceedings, and all may be included in the judgment rendered or amount found due in any suit to foreclose this mortgage, and this mortgage is hereby made to secure all such sums. The exercise of the rights and authority herein granted to the holder of the mortgage indebtedness to pay taxes, take out insurance, collect rents or royalties, shall be optional with the holder of said mortgage indebtedness, and not obligatory upon him, and he shall not in any case be liable to the mortgagors for a failure to exercise any such authority to pay taxes, take out insurance, collect royalties or rents, or any other authority herein granted. In Witness Whereof, the said first party has hereunto set her hand and seal this eleventh day of July A.D. 1912. Signed in presence of Anna E. Vincent (SEAL) J. W. Kreider State of Kansas, Douglas County, SS. Be it remembered, That on this 11" day of July 1912, before me, Zella W. Iliff, a Notary Public, in and for said County and State, came Anna E. Vincent, a widow, who is personally known to me to be the same person who executed the foregoing instrument of writing as grantor and such person duly acknowledged the execution of the same. Witness my hand and official seal the day and year last above written. My commission expires Feby. 10, 1914. (SEAL) Zolla W. Iliff, Notary Public in and for Douglas County, Kansas, .

Recorded July 22nd A. D. 1912 at 9:55 A. M.

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