

terms payable as herein specified, the company placing such additional insurance shall nevertheless make contribution in case of loss to the same extent as it would be required to do if said 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. The party of the first part further agrees that if default be made for the space of three months in the payments of any sum covenanted to be paid in said promissory note or said indenture, or in paying the taxes or insurance premiums herein covenanted to be paid; or in case of the breach of any covenant in said promissory note or said indenture or herein contained; 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, or his assigns, at once 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 foreclose this mortgage according to law, 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 filing foreclosure action, shall be included in any judgment and decree of foreclosure hereunder. The party of the first part, for said consideration, hereby expressly waives appraisalment 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 conveyance shall be void and the mortgage discharged, otherwise to remain in full force and effect. In Witness Whereof, the parties of the first part have hereunto subscribed their names and affixed their seals the day and year first above written.

Samuel Kelsall

Sallie A. Kelsall

State of Kansas, County of Douglas, SS. Be it remembered, That on this 18th day of October A.D. 1912, before me, a Notary Public within and for said County and State, came Samuel Kelsall and Sallie A. Kelsall, his wife, to me personally known to be the identical person described in and who executed the foregoing mortgage, and acknowledged the execution of the same to be their volun ary act and deed. In Witness Whereof, I have hereunto subscribed my name and affixed my official seal at Lawrence, Kansas, the day and year last above written. My commission expires January 31st 1916.

(SEAL) F. Henry Perkins, notary Public.

recorded Oct. 19th A.D. 1912 at 9:16 A. M.

*Walter Lawrence*  
register of Deeds.

(The following is endorsed on the original instrument recorded in book 45 of mtgs. Page 328)  
Know all men by these presents, That George T. Richards and Charles Arthur Richards, executors of last Will of R. T. Richards, deceased, late of Douglas County, in the State of Kansas the within named mortgagees in consideration of Eight Hundred Dollars to them in hand paid, the receipt whereof is hereby acknowledged, do hereby sell, as-