

and interest shall, at the option of said parties of the second part, by virtue of this Mortgage, immediately become due and payable; or, if the taxes and assessments of every nature which are or may be assessed against said land and appurtenances, or either of them, or any part thereof, are not paid at the time when the same are by law made due and payable, then in like manner the said note and the whole of said sums shall immediately become due and payable; and upon forfeiture of this mortgage, or in case of default in any of the payments herein provided for, the parties of the second part their heirs executors, administrators and assigns, shall be entitled to a judgment for the sums due upon said note and the additional sums paid by virtue of this Mortgage, and all costs and expenses of enforcing the same as provided by law, and a decree for the sale of said premises in satisfaction of said judgment, foreclosing all rights and equities in and to said premises of the said parties of the first part their heirs and assigns and all persons claiming under them at which sale appraisement of said property is hereby waived by said parties of the first part. and all benefit of the homestead Exemption and stay laws of the State of Kansas are hereby waived by said parties of the first part. And the said parties of the first part shall and will at their own expense from the date of the execution of the mortgage until said note and interest, and all liens and charges by virtue hereof are fully paid off and discharged, keep the buildings erected and to be erected on said lands, insured in some responsible insurance company duly authorized to do business in the state of Kansas, to the amount of \_\_\_ Dollars, for the benefit of said parties of the second part, and in default thereof said parties of the second part may effect said insurance in their own names and the premium or premiums, costs, charges and expenses for effecting the same shall be an additional lien on said mortgaged property, and may be enforced and collected in the same manner as the principal debt hereby secured. And the said parties of the first part do hereby covenant and agree that at the delivery hereof they are the lawful owners of the premises above granted, and seized of a good and indefeasible estate of inheritance therein, free and clear of all incumbrances, and that they will warrant and defend the same in the quiet and peaceable possession of said parties of the second part, their heirs and assigns forever, against the lawful claims of all persons whomsoever. In Witness Whereof, The said parties of the first part have hereunto set their hands the day and year first above written.

William H. Young (SEAL)  
Mabel E. Young (SEAL)

State of Kansas, County of Wyandotte, SS. Be it remembered, that on this 16th day of November A.D. 1912 before me, the undersigned, a Notary Public in and for said County and State, came William H. Young and Mabel E. Young who are personally known to me to be the identical persons described in, and who executed the foregoing mortgage, and duly acknowledged the execution of the same to be their voluntary act and deed.

In Testimony Whereof, I have hereunto subscribed my hand and affixed my official seal on the day and year last above written. My commission expires Oct. 18th 1914.

(SEAL) J. P. Denny, Notary Public.

Recorded Nov. 18th A.D. 1912 at 1:30 P.M.

*Glenn L. Lawrence*  
Register of Deeds.