of Lawrence, Douglas County, Kansas. This is a second Mortgage and subject to a first Mortgage given May 16th to W.E.Spaulding for \$2000.00 and is third and subject to a mortgage given May 15th to L.D.Alford for \$2000.00. In case there is a house on any of these lots this mortgage will be subject to any mortgage that may be placed on said house & lot, To Have and to Hold the same with all and singular the hereditaments and appurtenances thereunto belonging or in aywise appertaining, and all rights of homestead exemption, unto the said party of the second part, and to her heirs and assign\$, forever. 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 party of the second part, her heirs and assigns, forever, against the lawful claims of all persons whomscover.

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PROVIDED ALWAYS, And this instrument is made, execured and delivered upon the following conditions, to-wit: First. Said parties of the first part are justly indebted unto the said party of the second part in the principal sum of Thirty-two Hundred Dollars, lawful money of the United States of America, being the balance of the purchase price of said described land, and payable in installemnts according to the tenor and effect of a certain first mortgage Real Estate Bond and the coupons notes thereto attached, executed and delivered by the said parties of the first part, bearing date May 16th 1911 and payable to the order of said party of the second part with interest thereon from date until maturity, at the rate of six per cent per annum, payable semi annually. The installments of principal are evidenced by one certain promissory coupon notes, attached to said bond, payable to the order of the seid party of the second part, three years after date. The installments of interest are further evidenced by six certain promissory coupon notes attached to said bond, payable to the order of the said party of the second part, on the 16th days of May and November in each year. All of above mentioned coupon notes are of date May 16th 1911, payable at Peoples State Bank, Lawrence, Kansas, and bear interest after maturity at the rate of ten per cent per annum. Second. Said parties of the first part hereby agree to pay all taxes and assessments levied upon said premises when the same are due, and insurance premiums for the amount of insurance hereinafter specified, and if not so paid the said party of the second part, or the legal holder or holders of this mortgage, may, without notice, declare the whole sum of money herein secured, due and payable at once, or may elect to pay such taxes, assessments and insurance premiums, and the amount so paid shall be a lien on the premises aforesaid, and be secured by this mortgage, and collected in the same manner as the principal debt hereby secured, with interest thereon at the rate of ten per cent per annum. But whether the legal holder or holders of this mortgage elect to pay such taxes, assessments, or insurance premiums or not, it is distinctly understood that the legal holder or holders hereof may immediately cause this mortgage to be foreclosed and shall be entitled to immediate possession of the premises and the rents,