In Witness Whereof, The said parties of the first part have hereunto set their, hands and seals the day and year first above written. Signed and delivered in the presence of J. B. Fugate P. F. Kimmons.

Arthur M. Spalding,

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Recorded

F. E. Kimmons, Donna Kimmons J. Robinson 360

State of Kansas, County of Douglas, SS:

Be, It Remembered, That on this 20th day of Jany A.D. 1914, befone me, a Notary Public in and for said County and State, care E. E. Kimmons and his wife Donna Kimmons and J. Robinson, a widower who are personally known to me to be the same persons who executed the foregoing instrument and duly acknowledged the execution of the same. In Witness Whereof, I have hereunto subscribed my name and affixed my official

seal on the day and year last above written. My commission expires May 21 A.D.1914. (SEAL) C. B. Hosford, Notary Public. Residence Lawrence, Kansas.

Recorded Jan. 27th. A.D. 1914, at 1:25 o'clock P.M.

Royal L. Lawrence Register of Deeds, Gro, 6, Witget Deputy.

This Indenture, Made this 24th day of January A.D. 1914, between Walter S. Richards, and Lulu B. Richards, his wife of the County of Douglas and State of Kansas parties of the first part, and The Farmers Loan & Trust Company, a corporation under the laws of the State of Kansas, located at Lawrence, Douglas County, Kansas, party of the second part:

Witnesseth, That the said parties of the first part, in consideration of the sum of Three Thousand One Hundred Fifty and no/100 Dollars, in hand paid, the receipt whereof is hereby acknowledged, does hereby grant, bargain, sell and convey unto the said party of the second part, its successors and assigns, the following described real estate, situate in the Gounty of Douglas and State of Kansas, to-wit:- All of the East One-half $(\frac{1}{2})$ and Southwest quarter $(\frac{1}{2})$, of the Southwest Quarter $(\frac{1}{2})$, of Section Twenty (20), Township Twelve (12), Range Nineteen (19), containing One Hundred Twenty (120) acres more or less.

To Have And To Hold the same, with the appurturations therefunto belonging or in anywise appertaining, including any right or estate therein unto the said party of the second part, its successors or assigns forever; and the said parties of the first part hereby covenants that at the delivery hereof they are lawfully setzed of said premises and have good right to convey the same; that said premises are free and clear of all incumbrances; and that they will Warrant and Defend the same againt the lawful claims of all persons whomso-ver,

Provided, However, That if the said parties of the first part, shall payfor cause to be poid to the said party of the second part, its successors or assigns the principal sum of Three Thousand One Hundred Fifty and no/100 (\$3150.00) Dollars, on the 24th day of January A.D. 1919, with interest thereon at the rate of 5½ per cent per annum, payable semi-annually on the 24th days of July and January in each year, together with the interest at the rate of ten per cent per annum on any installment of interest which shall not have not have been paid when due, and on said principal sum after the same becomes due or payable, according to the tenor and effect of a certain promissory note, and ten coupon interest notes thereto attached bearing even date herewith, executed by said parties of the first part and payable to the party of the second part or its order at the office of said company, in Lawrence, Kansas, or such other place as the legal in holder of the principal note may in writing designate, which note represents a just indeptedness and an actual loan from the party or the second part to the parties of the first part; and shall perform all and singular the covenants herein contained; then this mortgage shall be vid, and to be released at the expense of the said parties of the first pirt, otherwise to remain in full force and effect. And the said parties of the first part do hereby covenant and agree to pay, or

And the said parties of the first part do hereby covenant and agree to pay, or cause to teo paid, the principal sum and interest above specified, in manner aforesaid, together with all costs and expenses of collection, if any there shall be, and any costs incurred and paid by the said party of the second part, it buccessors or assigns, in maintaining the priority of this mortgage; that the said party of the second part may make any payments necessary to remove or extinguish any prior or outstanding title, lien or incumbrance on the premises hereby conveyed, and any sums so paid shall become a lien upon the above described real estate and be secured by this mortgage, and may be recovered with interest at ten per cent in any suit to foreclose this mortgage.

And the said parties of the first part hereby further covenants and agrees to pay all taxes, general or special, which may be assessed upon said land, premises or property; Also to abstain from the commission of waste on said premises; and keep the buildings in good repair and insured to the amount of \$3,500.00 in insurance companies acceptable to the said party of the second part, its successors or assigns, and to assign and deliver to it or them all policies of insurance on said buildings, and the renewals thereof; and in case of failure to do so, the said party of the second part, its successors or assigns, may pay such taxes and assessments, make such repairs, or effect such insurance, and the amounts paid therefor, with interest thereon from the date of payment, at the rate of ten per cent per annum, shall be collectable with, as a part of, and in the same manner as the principal sum bereby secoured.

And the said parties of the first part do further covenant and agree that in case of default in payment of any installment of interest, or in the performance of any of the covenants or agreements herein contained, then, or at any time thereafter during the continuance of such default, the said party of the second part, its successors or assigns, may, without notice, declare the entire deth hereby secured immediately due and payable, and thereupon, or in case of default in payment of said promissory note at