

(The following is enclosed in the original document)
 Shown all must by these present; that the above the King of Rome, Rome
 the the better within names, dew hereby acknowledge your payment of the note
 by the young Mr. George Beaud. Withstanding the Register of deeds of single lands, there
 to make a sixth issue of record. In Witness whereof I have hereunto set my hand, at the
 City of London, the 18th day of May 1914 (Completed)

Recorded May 19 1914
D. Lloyd Lawrence
 Register of Deeds.
 Geo. W. Wright, Jr.,

This Indenture, Made this 16th day of February, in the year of our Lord one thousand nine hundred and Fourteen, by and between M. S. Watts and Ermina Watts husband and wife of the County of Douglas and State of Kansas, parties of the first part, and the Citizens State Bank of Pomona, Pomona Kansas party of the second part.

Witnesseth, That the said parties of the first part, for and in consideration of the sum of Twenty Five Hundred Dollars, to them in hand paid, the receipt whereof is hereby acknowledged, have granted, Bargained and Sold, and by these presents do Grant, Bargain, Sell, Convey and Confirm, unto the said party of the second part, and to its successors and assigns forever, all of the following described tract, piece, or parcel of land, lying and situate in Douglas County and State of Kansas, to wit:

The South Half (S $\frac{1}{2}$) of the South Half (S $\frac{1}{2}$) of Section Thirteen (13), Township Fifteen (15), Range Eighteen (18), less Two Acres which is used as a Cemetery, the tract hereby mortgaged containing 158 acres. To Have And To Hold the same, with all and singular the hereditaments and appurtenances thereunto belonging, or in anywise appertaining, and all rights of homestead exemption, unto the said party of the second part, and to its successors and assigns, 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, its successors and assigns, forever, against the lawful claims of all persons, whomsoever.

Provide, Always, and this instrument is made, executed and delivered upon the following conditions, to wit:

First. Said M. S. Watts and Ermina Watts, his wife justly indebted unto the said party of the second part in the principal sum of Twenty Five Hundred Dollars, lawful money of the United State of America, being for a loan thereof, made by the said party of the second part to the said M. S. Watts and Ermina Watts and payable according to the tenor and effect of One certain Note, executed and delivered by the said M. S. Watts and Ermina Watts bearing date February 16th 1914 and payable to the order of the said The Citizens State Bank of Pomona, Pomona Kans Ninety Days after date at Pomona Kansas with interest thereon from date until maturity at the rate of Six per cent. per annum, payable when due, at Pomona Kansas.

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 be collected in the same manner as the principal debt hereby secured, with interest thereon at the rate of six 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, issues and profits thereof.

Third. Said parties of the first part hereby agree to keep all buildings, fences and other improvements upon said premises in as good condition as the same are in at this date, and abstain from the commission of waste on said premises until the note hereby secured is fully paid.

Fourth. Said parties of the first part hereby agree to procure and maintain policies of insurance on the buildings erected and to be erected upon the above described premises, in some responsible insurance company, to the satisfaction of the legal holder or holders of this mortgage to the amount of Six Hundred Dollars; loss, if any payable to the mortgagee or its assigns. And it is further agreed, that every such policy of insurance shall be held by the party of the second part, or the legal holder or holders of said note, as collateral or additional security for the payment of the same and the person or persons so holding any such policy of insurance shall have the right to collect and receive any and all moneys which may at any time become payable and receivable thereon, and apply the same, when received, to the payment of said note, together with the costs and expenses incurred in collecting said insurance; or it may elect to have buildings repaired, or new buildings erected on the aforesaid mortgaged premises. Said party of the second part, or the legal holder or holders of said note, may deliver said policy to said parties of the first part, and require the collection of the same, and payment be made of the proceeds as last above mentioned.

Fifth. Said parties of the first part hereby agree that if the makers of said note shall fail to pay, or cause to be paid, any part of said money, either principal or interest, according to the tenor and effect of said note and coupons, when the same become due, or to conform to or comply with any of the foregoing conditions or agreements, the whole sum of money hereby secured shall, at the option of the legal holder or holders hereof, become due and payable at once, without notice.

And the said parties of the first part, for said consideration, do hereby expressly waive an appraisal of said real estate, and all benefit of the Homestead & Exemption and Stay laws of the State of Kansas.

The foregoing condition being performed, this conveyance to be void; otherwise of full force and virtue.

Sixth. In case of default of payment of any sum herein covenanted to be paid, for the period of thirty days after the same becomes due, or in default of performance of any covenant herein contained, the said first parties agree to pay to the said second party and its assigns, interest at the rate of (6) per cent. per annum, computed annually on said note, from the date thereof to the time when the money shall be actually paid. Any payments made on the account of interest shall be credited in said computation so that the total amount of interest collected shall be, not to exceed, the legal rate of (6) per cent. per annum.