said County, personally appeared Jos. A. De Boer, President and Fred A. Howland, member of the Cormittee on Finance, of the National Life Insurance Company, to me personally known to be such orficers as aforsaid, and who are personally known to be the identical persons who executed the within instrument, and who duly acknowledged that said instrument was signed and sealed with the corporate seal of said National Life Insurance Company, in behalf of said Company, by authority of its Board of Directors; and that the said execution was their voluntary act and deed, and the voluntary act and deed of said National Life Insurance Company for the purpose herein expressed. In Testimony Whereof, I have hereunto set my hand and affixed my official seal

In Testimony Whereof, I have hereunto set my hand and affixed my official secl on the day and date above written. My commission expires on the thirtheth day of November, A. D. 1914.

(SEA) Frank K. Goss, Notary Public, Washington County, Vermont, Recorded August 14th A.D. 1914 at 9:20 A.M.

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This Indenture, made this 15th day of August A.D. 1914, between P. D. Crooks and Mattie E. Crooks, Husband and 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, KKNXKK, Douglas County, Kansas, party of the second part:

Witnesseth, That the said parties of the first part, in consideration of the sum of One Thousand and no/100 Dollars, in hand paid, the receipt whereof is hereby acknowledged, do 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 County of Douglas and State of kansas, to-wit:- The South half (4) of iot Numbered One Hundred fifty Nine (159) and the North half (2) of Lot Numbered One Hundred Sixty one (161) on Tennessee Street, in the city of Lawrence, Douglas County, Kansas.

To have and To Hold the same, with the appurtenances thereunto belonging or in any wise apportaining, including any right of homestead and every contingent right or estable therein, unto the said party of the second part, its successors or assigns forever; and the said parties of the first part hereby covenant that at the delivery hereof they are lawfully seized of said premises and have good right to convey the same; that said preises are free and clear of all incumbrances; and that they will Warrant and Defend the same against the lawful claims of all persons whomscever,

Provided, However, That if the said parties of the first part, shall pay or cause to be paid to the said party of the second part, its successors or assigns the printipal sum of One Thousand and no/100 bollars, on the 15th days of August A.D. 1917, with interest thereon at the rate of six per cent per annum, payable semi-annually on the 15th days of February and August in each year, together with interest at the rate of ten per cent per annum on any installment of interest which shall not have been paid when due, and on the principal sum after the same becomes due or payable, according to the intenor and effect of a certain promissory note, and six coupon interest notes thereto attached bearing even date herewith, executed by the 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 holder of the principal note may in writing designate, which note represents a just indebtedness and an actual loan from the party of the second part to the first part; and shall perform all and singular the covenants herein contained; then this mortgage to be void, and to be release at the expense of the said parties of the first part, otherwise to remain in full force and effect.

And the said parties of the first part do hereby covenant and agree to pay, or cause to be paid, the principal sum and interost 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, its successors 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 he 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 covenant and agree 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 \$3000.00 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 therefore, with interest thereon from the date of payment, at the rate of ten per cont per annum, shall be collectible with, as a part of, and in the same manner as the principal sum hereby secured.

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 debt hereby secured immediately due and payable, and thereupon, or in case of default in payment of said promissory note at maturity, the said party of the second part, its successors or assigns, shall be entitled to the immediate possession of said premises, by receiver or otherwise, as it may elect, and to the subsequient rents and profits of said premises, which are hereby pledged to the legal holder hereof as additional and collateral security for the payment of all menies mentioned herein, and may proceed to foreclose this mortgage; and in case of