This Indenture, Made this 1st day of March in the year of our Lord nineteen hundred and fifteen by and between Charley M. Duncan Jr. and Rosa Duncan, Husband and wife, of Martinesseth, That the said parties of the first part, in consideration of Four

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Hundred Fifty Dollars, to them in hand paid, the receipt where of is hereby scknowle dged, - do by these presents grant, bargain, sell and convey unto the said party of the second part, its successors and assigns, all of the following described real estate, situated in the County of Douglas and State of Kinsas, to wit: The Southwest Quarter of the Southeast Quarter of Section Thirty Six (36), Town-

ship Eleven (11), Range Seventeen (17), East of the Sixth Principal Meridian.

To have and to hold the same, with all and singular the hereditaments and appurtenances thereunto belonging or in anywise apperstining, and all rights of homestead exemption, unto the said party of the second part, and its successors and assigns, for And the said parties of the first part do hereby covenant and agree that at the ever: delivery hareof they are the lowful owners of the premises above granted, and seized of a good and indefeasible estate, bherein, free and clear of all incumbrances, and that they will warrant and defend the same in the quiet and peaceable possession of the said party of the second part, its successors and assigns, forever, against the lawful claims of all persons whomsoever.

Provided, Always, and these presents are upon the following agreements, covenants, and conditions, to wit:

First. That the parties of the first part are justly, indebted to the party of the second part in the sum of Four Hundred Bifty Dollars, according to the terms of one certain mortgage note of even date berewith, executed by said parties of the first part, in consideration of the actual loan of the said sum, and payable on the first day of March, 1922, to the order of the said party of the second part with interest at the nate of six per cent. per annum, payable semi-annually, on the first days of March and September in each year according to the terms of interest notes thereunto attached; both principal and interest and all other indebtedness accruing hereunder being payable bon lawful money of the United States of America, at Liberty National Bank, New York, N.Y., or at such other place as the legal holder of the principal note may in writing designate, and all of said notes bearing ten per cent. interest after maturity,

Second. That the parties of the first part agree to keep all fences, buildings and improvements on the said premises in as good repair as they are at date hereof; to permit no waste of any kind; to keep all the buildings which are now or may hereafter be upon the premises unceasingly insured to the amount of ______ Dollars, in insurance companies acceptable to the party of the second part with policies payable to it in with satisfactory mortgages clausees, all the ploides of insurance on said buildings and to pay all insurance premiums when due. In case of locs it is agreed that the party of the second part may collect the insurance moneys or may deliver the policies to the said part_ of the first part for collection. At the election of the said party of the second part, the insurance moneys shall be applied either on the indebtedness secured hereby or in re-building.

Third. That the 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 here by conveyed, and may pay any unpaid taxes or assessments charged against said property, and may insure said property if default be made in the covenant to insure; and any sums so paid shall become a lien upon the shove described real estate, and be secured by this mortgage, and may be recovered, with interest at ten per cent., in any suit for the foreclosure of this Mortgage. In case of foreclosure it is agreed that the judgement rendered shall provide that the whole of said real estate shall be sold together and not in parcels.

Fourth, That in case of default of any of the covenants or agreements herein contained, the rents and profits of the said premises are pledged to the party of the second part as additional and collateral security for the payment of all indebtedness seoured hereby, and the said party of the second part is entitled to the possession of

said property, by receiver or otherwise, as it may elect. Firth. That the parties of the first part hereby agree to pay all taxes, and as sessments general or special excepting the Federal Income Tax, which may be assessed in the State of Kansas upon the said land, premises or property, or upon the interest of the party of the second part, therein, and while this mortgage is held by a non-res-ident of the State of Kansas upon this Mortgage or the debt secured hereby; without regard to any law heretofore enacted or hereafter to be enacted, imposing payment of the whole or any part thereof, upon the party of the second part, and that upon viola-tion of this undertaking or the passage by the State of Kansas of a law imposing payment of the whole or any portion of any of the taxes aforesaid upon the party of the second part, or upon the rendering by any Court of competent jurisdiction of a decision that the undertaking by the parties of the first part as herein provided, to pay any taxes or assessments is legally inoperative, then, and in any such event, the debt here by secured; without deduction; ishall; cat: the option of; the party of the second part become immediately due and collectible, notwithstanding anything contained in this Mortgage or any law hereafter enacted, The parties of the first part further agree no to suffer or permit all or any part of the taxes or assessments to become or remain delinquent, not to permit the said property or any part thereof, or any interest there-The varties of the first part further agree not in, to be sold for taxes, and further agree to furnish annually, to the party of the second part, on or before the tenth day of July the certificate of the proper authority,

Showing full payment of all such taxes and assessments. Sixth. That the parties here to further agree that all the ovenants and agreements of the parties of the first part herein contained shall extend to and bind their heirs, executors, saministrators, successors and assigns, and shall inure to the benefit of the second part; its successors and assigns.

Seventh. That if such payments be made as are herein specified, this conveyance