216

State of Maryland, City of BAltimore, SS: BE IT REMEMBERED, That on this 20th day of August, A.D. 1915, before me a Notary Public, in and for said City and State, came James M. Beall, to me personally known to be the same person who executed the foregoing instrument, and duly acknowledged the exocution of the same as his free act and deed.

IN WITNESS WHEREOF I have hadeunto subscribed my name and affixed my official Seal on the day and year last above written. My commission expires May 1st 1916(SEAL)

Wm. D. Poultacy Notary Public.

Recorded Jan 27th., A. D. 1916, at 9:25 o'clock A.M.

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THIS INDENTURE? made this Jrd.daycof. January in the year of our Lord one thousand nine hundred and sixteen by and between Mary K. Cark and Robert R. Clark (her husband) of the County of Buchanan and State of Missouri, parties of the first part, and The State Savings Bank, Topeka, Kansas, a Corporation, party of the second part:

WITNESSETH, That the said parties of the first part, for and in consideration of the sum of Three thousand Dollars, to them in hand paid by the said party of the second part, the receipt whereof is hereby acknowledged; have granted; bargained and sold, and by these presents do grant, bargain, sell, convey and confirm unto said party of the second part, and to its successors and assigns, forever, all of the following de-scribed tract, piece or parcel of land, lying and situate in Lawrence County of Douglas and State of Kansas, to wit:

Park lots numbered four (4) and Six (6), being a piece of ground one hundred feet

rars 1068 numbered four (4) and 51x (0), being a prese of ground one managed feet wide by two hundred feet deep, TO HAVE AND TO HOLD THE SAME, With all and singular the hereditaments and appur-tenances thereunto belonging, or in any wise appertaining, and all rights of heme-stead exemption, unto the said party of the second part, and to its successors and as-signs forever. And the said parties of the first part do hereby covenant and agree to that at thedelivery 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 of all indumorances, and that they will warrant and derend the same in the quiet and peaceable possession of said party of the s-cond part; its successors and assigns, forever, against the lawful claims of all persons whomsoever. PROVIDED, Always, And this instrument is made, executed and delivered upon the following conditions, to wit:

FIRST .- Said grantors are justly indebted unto the said party of the second part FIRST.- Said grantors are justly indepted unto the said party of the second part in the principal sum of Three thousand Dollars, lawful money of the United States of Americs, being for a loan thereof made by the said party of the second part to the said grantors and payable according to the tenor and effect of their certain First Nortgage Real Estate Note No. 2414 executed and delivered by the said grantors bearing

Mortgage Real Estate Note No. 2414 executed and delivered by the said grantors bear date Jany 3 1916 payable to the order of The State Savings Bank, Topeka, Kansas. In instalments as follows: §500.00 July 3, 1916 and \$500.00 semi-annually thereatter, and \$500.00 Jany 3, 1919 after date, at its office in Topeka. Kansas, with interest thereon from date until maturity at the rate of seven per cent per annum, payable semi-annually, on the 3rd days of July and January in each year, and ten per cent per annum after maturity, the installments of interest being further evidenced by six coupons attached to said principal note, and of even date therewith, and payable to the order of said The State Savings Bank, Topeka; Kansas, at its office in Topeka, Kansas.

Second .- Said parties of the first part hereby agree to pay all taxed 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 other one whole but of money nergin scource due and payable at onde, of 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 dis-tingty understood that the legal holder or holders hereof may immediately cause this mortgage to be forealosed, and shall be entitled to immediate possession of the prem-ises 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 repair and 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 fire and tornado insurance on the buildings erected and to be erected policies of fire and tornado insurance on the ouldarings spectra and to be erested upon the above described premises, in some responsible insurance company, to the sat-isfaction of the legal holder or holders of this mortgage, to the amount of \$6000.00 (fire) and \$3000.00(tornado) 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 bothe party of the second part, or the legal holder or holders of said note, as collateral ornedditional security for the payment of the same;; and the person or persons so holding any such policy shall have the right to collect and receive any and all moneys which may at any time become payable and receivable, and apply the same when received to the payment of said note, together with the costs and expenses incurred in collecting said insurance; or may elect to have buildings repaired or new