THIS INDENTURE, Made this 26th day of February, A.D. Nineteen Hundred and Sixteen by and between Rickmond Encohs and Catherine M. Encohs, husband and wife in the County of Douglas and State of Kansas, parties of the first part, and THE PARM MORTGAGE. COMPANY (incorporated under the laws of Kansas), located at Topeka, Kansas, party of the second part;

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the second part; WITHESSERM, That the said parties of the first part, for and in consideration of the sum of Pifteen Hundred and no/100 Dillars, to them in hand paid by the said party of the second part, the receipt whereof is hereby acknowledged, have granted, bargaine ed and sold, and by these presents do grant, bargain, sell, convey and confirm unto the said party of the second part, and to its legal representatives and assigns forever, all of the following described traits, pieces, or parcels of land, lying and situated in the County of Duglas and State of Kansas, to wit:

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The Middle of center one third (1/3) Being the North half (N-1) of the South Two Thirds (2/3) of the West half (W-1) of the Southeast Quarter (SEL) of Section Two (2) and the Middle of Center One Third (1/3) Being the North Half (N-2) of the South Two Thirds (2/3) of that part of the Southwest Fractional Quarter (SW (Pract(+) of Section Two (2) Lying East of the Centre of the old channel of the Kansas River, all in Township Twelve (12) South of Range Nineteen (19) East of the Sixth (5th) Principal Meridian, containing Forty (40), as ares, more or less, according to Government Survey. TO HAVE AND TO HOLD THE SAME, With all and singular the hereditaments and appurte

To HAVE AND TO HOLD THE SAME, with all and singular the hereditaments and eppurtenances thereunto belonging or in any-wise apperaining, and all rights of homestead exemption, unto the said party of the second part, and to its legal representatives and assigns forever, And the said parties of the first part do hereby ovenant and c agree, at the delivery hereof, to be 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 legal representatives and assigns, forever, against the lawful claims of all persons whomeover.

PROVIDED ALWAYS, And this instrument is made, executed and delivered upon the following conditions, to wit:

FIRST.- Said parties of the first part are justly indebted unto the said prrty of the second part in the principal sum of Fifteen Hundred and No/AOO Dollars, lawful money of the United States of America, being for a loan thereof, made by the said party of the second part to the said parties of the first part, and payable according to the tenor and effect of one certain First Mortgage Real Estate Note %3034 executed and delivered by the said parties of the first part, bearing date February 26th, 1916, and payable to the order of the said The FARM Mortgage Company, March 1st, 1921, at the office of said Company, in Topeka, Kansas, with interest thereon from March 1st, 1916, until maturity, at the rate of 5t per cent per annum, payable semi-annually, on the first days of March and \_\_\_\_\_ in each year, and ten per cent per annum after maturity, the installment of interest being further evidenced by Five Coupond attached to said note, and of even date ther-with, and are payable to The Farm Mortgage Company, or bearer, at the office of said Company in TOpeka, 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 all interest coupons, 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 paye ble at once, or may elect to pay such taxes, assessments and insurance premiums, and the amounts 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 to be forealosed, and shall be entitled to immedicte possession of the premises, and rents, issues and profits thereof, and in case y of foreolosure the judgment shall provide that the whole of said premises be sold together and not in parcels.

for foreelosure the judgement shall provide that the whole of said premises be sold together and not in parcels.
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 abstein from the commission of waste on said premises until the note hereby secured is fully paid.
FQURTH.- The said parties of the first part hereby agree to procure and maintain

FOURTH.- The said parties of the first part hereby agree to proture 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 Two Thousand and no/100 Dol lars, 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 or notes, together with the costs and expenses insurred in collecting said insurance; or may elect to have buildings repaired, or new buildings erected on the aforesaid mortgaged premises. Said party of the second part, or the legaluholder 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 made of the proceeds

as last above mentioned. FIFTH.-Said parties of the first part hereby agree that if the makers of said notes 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 becomes due, or to conform or to comply with any of the foregoing conditions or agreements, the whole sum of money hereby secured shall, at the option of the legal holder