the tenor and effect of one certain First Mortgage Real Estate Note \$3240 executed and delivered by the said party of the first part, bearing date June 30th, 1916, and Payable to the order of the said The Farm Kortgage Company, July 1st, 1923, at the perface of the said Company, in Topeka, Kansas, with interest thereon from July lat 1916, until maturity, at the rate of 5½ per cent per annum, psyable semi-annually, on the first days of January and July in each year, and ten per cent per annum after ma-turity, the installments of interest being further evidenced by Fourteen coupons attached to said principal note, and of even date therewith, and payable to The Farm Mortgage Company in Topeka, Kanses. SECOND.-Said party of the first part hereby agrees to pay all taxes and assess-

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ments 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 paya ble at once, or may elect to pay such taxes, assessments and insurance premiums, 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 with Interest thereon at the rate of ten per cent perannum. But whether the legal holder or holders of this mortgage elect to pay such taxes, assessments or insurance preniume or not, it is distinctly understood that the legal holder or holders hereof may immedistely cause this mortgage to be foreclosed, and shall be entitled to, immediate possession of the premises, and the rents, issues and profits thereof, and in case of foreclosure the judgement, rendered shall provide that the whole of said premises be sold together and not in parcels.

THIRD.-Said party of the first part hereby agrees to keep all huildings, 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 .- The said party of the first part hereby agrees to procure and maintain policies of insurance on the buildings erected; and to be erected upon the above descri bed premises, in some responsible insurance company, to the satisfaction of the legal holder or holders of this mortgage, to the amount of Six Hundred and no/100 Dollars, loss, if any, payable to the mortgage 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 poly of insurance shall have the right to collect and receive any and all moneys which may at any time become psyable, and receivable thereon, and apply the same, when received, to the pay-ment of said note or notes, together with the costs and expenses incurred 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 legal holder or holders of said note, may deliver said policy to said party of the first part, and and require the collection of the same, and payment made of the proceeds as last above mentioned.

FIFTH .- Said party of the first part hereby agrees that if the maker 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 offect of said note and coupons when the same becomes due, or to conform or comply with any of the foregoing conditions or agree ments, the whole sum of money hereby secur-d shall, at the option of the legal holder or holders hereof, become due and payable at once, without notice. And the said party of the first part, for said consideration, does hereby express

ly waive an appreisement of said real estate and all benefit of the homestend, exemp-tion and stay laws of the State of Kansas. The foregoing conditions being performed, this conveyance to be void, otherwise of full force and virtue.

Sixth-In case of default 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 covenent herein contained, the said first party agrees to pay to the said second party or its assigns, interest at the rate of ten per sent per annum, computed annually on said principal note, from the date thereof to the time when the money shall be actually paid. Any payment made on account of interest shall be credited in said computation so that the total amount of interest collected shall be, and not exceed, the legal rate

of ten per cent per annum. IN TESTIMONY WIERFOF, The said party of the first part has hereinto subscribed her name and affixed her seal, on the day and year above mentioned.

Johanna Lavin.

State of Kansas, Douglas County, SS.

BE IT REMEARERED, that out of this 18 day of September A.D.Nineteen Hundred and six-teen before me, the undersigned, a Notary Public in and for said County and State, corn Johanna Lavin, a widow, who is personally known to me to be the identical person descrbed in, and who executed the foregoing mortgage deed, and duly acknowledged the execu-tion of the same to be her voluntary act and deed, for the uses and purposes therein set forth.

IN TESTIMONY WHEREOF, I have hereunto subscribed my name and affixed my official scal on the day and year last above written. My commission expires Jan.23-1919(SEAL) Myrtle McConnell, Notary Public, Douglas County,

Kansas.

Recorded Sept., 26th., A. . 1916, at 10:00 o'clock A.M.

Joy L Lawren extstor of Deeds, Iseo, C. HEt Charles Deputy.

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