

Now, if the said Joseph G. Cummings and Mabel E. Cummings, his wife, their heirs, assigns, executors or administrators, shall well and lawfully pay the aforesaid note according to the tenor thereof, and all assessments, dues and fines on said stock, to the said The Aetna Building and Loan Association, or its successors, and keep said premises insured against Fire and Tornado, and pay all taxes, rates, liens, charges, and assessments upon or against said property, and keep the same in good repair, as herein provided, then this mortgage shall be void; otherwise to remain in full force and virtue in law. It is further agreed, that if default shall be made in the payment of said sums of money, or any part thereof, as hereinbefore specified, or if the taxes, rates, insurance, liens, charges and dues assessed or charged on the above real estate shall remain unpaid for the space of six months after the same are due and payable, then the whole indebtedness, including the amount of all assessments, dues, and fines on said stock, shall become due, and the said Grantor or its successors may proceed by foreclosure, or any other lawful mode to collect the same, and said Grantor shall be entitled to the possession of said premises and of said property. But the Board of directors of said Association may, at their option, pay or cause to be paid, the said taxes, charges, insurance, rates, liens, and assessments so due and payable and charge them against said Grantor or assigns, and the amount so paid shall be a lien on the said mortgage premises until the same be paid, and may be included in any judgment rendered in any proceeding to foreclose this Mortgage: but whether they elect to pay such taxes, insurance, charges, rates, liens and assessments, or not, it is distinctly understood that in all cases of delinquencies as above enumerated, then, in like manner, the said note and the whole of said sum shall immediately become due and payable. Appraisement waived.

Witness our hands, this 19th day of May, 1917.

STATE OF KANSAS DOUGLAS COUNTY: SS:

Be It Remembered, That on this 19th day of May, A. D. 1917, personally appeared before the undersigned, a Notary Public in and for said County Joseph G. Cummings, and his wife, Mabel E. Cummings, who are personally known to me to be the identical persons whose names are subscribed to the foregoing deed as Grantors, and acknowledged the same to be their voluntary act and deed, and that they executed the same for the purposes therein mentioned.

Witness my hand and notarial seal, the day and year last above written.  
My commission expires 1-27-1920. (LOCAL SEAL) C. A. Fulton, N

C. A. Fulton, Notary Public

Recorded on May 19th, A. D. 1917,  
at 10:15 o'clock, A. M.

Register of Deeds,  
Deputy.

## MORTGAGE.

THIS INDENTURE, Made this 24th day of April in the year of our Lord one thousand nine hundred seventeen, by and between Kate L. Kerns, a widow, Gale H. Kerns, and Ruth Kerns, his wife; L. CLARA Kerns, single; and Kate L. Kerns, guardian of the estate of A. Frank Kerns, a minor, of the County of Douglas, and State of Kansas, parties of the first part, and The Kansas Educational Association of the Methodist Episcopal Church, a corporation of Baldwin, Kansas, party of the second part,

Witnesseth, That the said parties of the first part, for and in consideration of the sum of Two 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 those presents do Grant, Bargain, Sell, Convey and Confirm, unto the said party of the second part, and to its successors and assigns, forever, all of the following described tract, piece, or parcel of land, lying situate in Palmyra, Twp. County of Douglas, and State of Kansas, to wit: The East half (E 1/2) of the North West Quarter (N.W. 1/4) of Section fifteen (15) in Township Fifteen (15) of Range Twenty (20)

To Have and To Hold the same, with all and singular the hereditaments and appurtenances thereunto belonging, or in anywise appertaining, and all rights of homestead and exemption, unto the said party of the second part, and to its successors and assigns, forever. And the said parties of the first part do hereby covenant and agree, that at the delivery 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 peaceable possession of said party of the second part, its successors and assigns, forever, and 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 parties of the first part, are justly indebted unto the said party of the second part in the principal sum of Two Thousand 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, numbered, executed and delivered by the said parties of the first part, bearing date April 24, 1917, and payable to the order of the said Kansas Educational Association of the Methodist Episcopal Church, five years after date, at the Baldwin State Bank, with interest thereon from date un-

Recorded Mar 1 1922  
9 a.m. delivered  
 Register of Deeds

Donp Seal

of the Kansas Educational Association at Methodist Episcopal Church.  
St. Louis, Mo. 1924

The following is endorsed on the original instrument:

Know all men by these presents, that the