

til maturity at the rate of 6 per cent, per annum, payable semi-annually, on the 1st days of May and November in each year, and 10 per cent per annum after maturity, the installments of interest being further evidenced by ten coupons attached to said principal note and of even date therewith, and payable to the order of said Kansas, Educational Association of Methodist Episcopal Church at Baldwin State Bank, Baldwin, Kansas.

Second. 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 if not so paid the said party of the second part or the legal holders or holders of this mortgage, may, without notice, declare the whole sum of money hereinsecured due and payable at once, or 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 distinctly understood that the legal holder or holders hereof may immediately cause this mortgage to be foreclosed, and shall be entitled to immediate possession of the premises, 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 fully paid.

Fourth. Said parties of the first part hereby agree to procure 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 None ~~Five~~ Dollars; loss, if any, payable to the mortgagee or assigns. And it is further agreed, that every such policy of insurance shall be held by the part... 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, 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 part... of the second part, or the legal holder or holders of said note, may deliver said policy to said part... of the first part, and require the collection of the same, and payment made of the proceeds as last above mentioned.

As first above mentioned, said parties of the first part hereby agree that if the makers of said note shall fail to pay, or cause to be paid, any part of said money, either principal or interest, according to the tenor a'd effect of said note and coupons, when the same becomes due, or to conform to or comply with any of the foregoing conditions or agreements, the whole sum of money hereby secured shall, at the option of the legal holder or holders hereof, become due and payable at once, without notice.

And said parties of the first part, for said consideration, do hereby expressly waive an appraisalment of said real estate, and all benefit of the Homestead, Exemption and Stay Laws of the State of Kansas.

The foregoing conditions being performed, this conveyance to be void; otherwise of full force and virtue.

in Testimony whereof, The said parties of the first part have hereunto subscribed their names on the day and years above mentioned.

Kate L. Kerns,
Gale H. Kerns,
Clare Kerns,
Kate L. Kerns, Gdn. of the
estate of A. Frank, Kerns, minor.
Ruth Kerns,

STATE OF KANSAS: DOUGLAS COUNTY: SS:

STATE OF KANSAS: DOUGLAS COUNTY: SS:
 BE IT REMEMBERED, That on this 27th day of April, A. D. Nineteen Hundred Seventeen,
 before me, the undersigned, a Notary Public, in and for said County and State, came Kate
 L. Kerns, Glare Kerns, Ruth Kerns, and Kate L. Kerns, Guardian of the estate of A. Frank
 Kerns, a minor, who are personally known to me to be the identical persons described in,
 and who executed the foregoing mortgage deed, and duly acknowledged the execution of the
 same to be their voluntary act and deed.

In Witness Whereof, I have hereunto subscribed my name and affixed my official seal,
on the day and year last above written.

My commission expires May 15, 1919. (LEGAL SEAL) W. H. Clark, Notary Public,
Douglas County, Kansas.

STATE OF MONTANA: COUNTY OF BLAINE: SS:

STATE OF MONTANA: COUNTY OF BLAINE.

BE IT REMEMBERED, That on this 4th day of May A. D. 1917, before me, Edith Caldwell, a Notary Public in and for said County and State, came Gale H. Kearns, to me personally known to be the same person who executed the foregoing instrument, and duly acknowledged the execution of the same.

In Witness Whereof, I have hereunto set my hand and affixed my official seal on the day and year last above written.

Residing at Chinook, Montana.

My commission expires March 28th, 1920. (LEGAL SEAL) Edith Caldwell, Notary Public.

The foregoing mortgage approved this 15th day of May, 1917.
Recorded on May 21, A. D. 1917. (A. L. & B. 148, 116 C)

Recorded on May 21, A. D. 1917
at 9:50 oclock, A.M.

(Probate Court Seal) C. E. Lindley, Probate Judge

Estelle Northrup Deputy
Register of Deeds,
Le Genee Mattons
Deputy.