This Indenture, Made this 23 day of November in the year of our Lord one thousand nine hundred Seventeen, by and between Harley E. Smith, a single man of the County of Shamnee and State of Kansas, party of the first part, and State Bank of Keenfor Lecompton, Kansas party of the second part, WITNESSETH, That the said party of the first part, for and in consideration of

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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 exemption, unto said party of the second part, and to its heirs and assigns, forever. And the said party of the first part does hereby covenant and agree, that at the delivery hereof he is the lawful owner of the premises above granted, and seized of a good and indefeasible estate of inheritance therein, free and clear of all incumbrances, and that he will Warrant and Defend the same in the quiet and peaceable possession of the said party of the second part, its heirs 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 Harley E. Smith justly indebted unto the said party of the second part in the principal sum of Two Hundred Seventy Five and no/100 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 Harley E. Smith and payable according to the tenor and effect of One certain First Mortgage Real Estate Note, numbered----- executed and delivered by the said Harley E. Smith bearing date Nov. 23, 1917, and payable to the order of the said State Bank of Lecompton Three years after date, at State Bank of Lecompton, Lecompton, Kansas with interest thereon from date until maturity at the rate of 8 per cent. per annum, payable semi-annually on the 23 days of May and November in each year and 10 per cent. per annum after maturity, the installments of interest being further evidenced by six coupons attached to one said principal note, and of even date therewith, and payable to the order of said State Bank of Lecompton, Kansas.at----.

Second. Said party of the first part hereby agrees to pay all taxes and assessments levied upon said premises when the same are due, and insurance premiums for the amount of insurance hereinsfter specified, and if not so paid the said party of the second part or the legal holder or holders of this mortgage, may, withour notice, declare the whole sum of money herein secured 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 8 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, issued and profits thereof.

Third. Said party of the first part hereby agrees 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 party of the first part hereby agrees to procure and maintain

Fourth. Said party of the first part hereby agrees to proque and maintain policies of insurance on the buildings erected and to be erected upon the above-describe premiser, in some responsible insurance company, to the satisfaction of the legal holder or holders of this mortgage, to the amount of ----- 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 by the party of the second part, or the legal holder or holders of said note, as colleteral 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 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 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 note 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 become 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 oue and payable at once, without notice.

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