policies of such insurance contain any condition or provision as to co-insurance the buildings shall be kept insured for a sufficient amount also to comply with such cobuildings shall be kept insured for a sufficient amount also to comply with such co-insurance condition), with loss, if any, payable to said party of the second part, its successors or assigns, as its or their interest may appear, and forthwith upon issuance thereof deposit such policies with he said party of the second part, its successors or assigns; and shall keep the buildings and other improvements on said premises in as good condition and repair as at this time, ordinary wear and tear only excepted; and shall keep said premises free from all statutory liens; and upon de-mand by said party of the second part, its successors or assigns, shall pay all prior liens, if any, which may be found to exist on said property, and all expenses and attorney's fees incurred by said party of the second part, its successors or assigns, by reason of litigation with third parties to protect the lien of this mortgage; all of which said parties of the first part hereby agree to do: then these presents to be of which said parties of the first part hereby agree to do; then these presents to be

void, otherwise to remain in full force. It is agreed that if the insurance above provided for is not promptly effected and the policies therefor duly deposited, or if the liens, taxes, special assessments expenses or attorney's fees above specified shall not be paid as hereinbefore proexpenses or attorney's rees above specified shall not be paid as hereinbefore pro-vided, the said party of the second part, its successors or assigns, (whether electing to declare the whole indebtedness hereby secured due and collectible or not) may effect the insurance above provided for and pay the reasonable premuins and charges therefor, and may pay said taxes and special assessments (irregularities in the levy therefor, and may pay said taxes and special assessments (irregularities in the levy or assessment thereof being expressly waived), and may pay such liens, expenses and attorney's fees, and all such payments with interest thereon from the time of payment at the rate of ten per centum per annum shall be deemed part of the indebtedness secured by this mortgage. And it is agreed that in case default shall be made in the payment of any instal

And it is agreed that in case default shall be made in the payment of any instal-mant of said hote or of interest thereon when due, or if there shall be a failure to comply with any or either of the terms or conditions of this mortgage, then the said note and the whole indebtedness secured by this mortgage, including all payments for taxes, assessments, insurance premiums, liens, expenses and attorney's fees herein-above specified, shall, at the option of the party of the second part and without notice (notice of the exercise of such option being hereby expressly waived), become due and collectible at once by foreclosure or otherwise; and upon commencement of any foreclosure or at any time thereafter and prior to the expiration of the time for redemption from any sale of said premises on foreclosure, any court of competent jurisdiction, upon application of the party of the second without notice to the parties of the first part, or any verson claiming under them annotint a receiver for said assigns, or the purchaser at such sale, may at once and without notice to the part of the first part, or any person claiming under them appoint a receiver for said premises to take possession thereof to collict the rents, issues and profits of sa premises during the pendency of such foreclosure and until the time to redeem the same from the foreclosure sale shall expire, and out of the same to make necessary said repairs and keep said premises in proper condition and repair pending such sale and the expiration of the time to redeem therefrom, and to pay all taxes and assessments accruing between the commencement of the foreclosure and the expiration of the period Q accruing between one commencement of signal tricersate and the superior of the pri-for redemption and all taxes and assessments unpaid and tax and assessment sales remaining unredeemed at or prior to the foreclosure sale, and to pay insurance pre-miums necessary to keep said premises insured in accordance with the provisions of this mortgage and the expense of the receivership.

And it is agreed that the parties of the first part will repay the party of the second part all reasonable expenses paid in procuring abstracts of title whenever such abstracts shall become necessary to protect the interests or enforce the rights of said party of the second part, and the amounts so paid with interest thereon from the time of payment at the rate of ten per centum per annum, shall be deemed part of the indebtedness secured by this mortgage.

The said parties of the first part hereby expressly waive and release all rights and benefits they have in said premises as a homestead under any law or rule of equity relating to the alienation, exemption or judicial sale of homesteads. In witness whereof, the said parties of the first part have hereunto set

their hands the day and year first above ritten. Walter D. Howard.

Pearl S. Howard,

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of Leeds

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In presence of Fred Bliesner. A. C. Dow.

State of Kansas, )

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State of Kansus, / Douglas County, )ss. Pe it remembered that on this 3rd day of Sept. A.D. 1918, before the under-signed R. M. Morrison a Notary PUblic in and for the County and State aforesaid, duly commissioned and qualified, personally came Walter D. Howard and Pearl S. Howard and his wife, who are personally known to me to be the same persons who executed the subject interview of writing as grantors, and such persons duly and severally bommissioned and qualified, psiconarry one writer by normal and four of the single who are persons who executed the foregoing instrument of writing as grantors, and such persons duly and severally acknowledged the execution of the same.

In testimony whereof, I have hereunto set my hand and affixed my official seal the day and year last written. R. M. Morrison, Notary Public,

Commission expires Feb. 23rd, 1922. Recorded September 11, 1918, At 10:25 o'clock A.M.

(L.S.)

Estelle Morthruk Register of Boeds, Jerne Flora

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Deputy.