deliver to said party of the second part, its successors or assigns, at its or their home office, before the day fixed by law for the first interest or penalty to accrue thereon, the official receipt of the proper officer showing payment of all such taxes and assessments; and, so long as any part of the debt hereby secured remains unpaid, shall keep the buildings upon said premises insured against lose or damage by fire in some reliable insurance company or companies to be approved by the said party of the second part, its successors or assigns, to the amount of not less than....dollars, (provided, however, that if the 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 co-insurance condition), with loss, if any, payable bo said party of the second part, its successors or assigns, as its or their interest may appear, and forth-with upon issuance thereof deposit such policies with the 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 demand 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 pro-perty, and all expenses and attorneys 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 present 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 therefore duly deposited, or if the liens, taxes, special assessments, expenses or attornay's face above specified shall not be paid as hereinbefore provided the said party of the second part, its successors or assigns, (whether electing to declare the whole indeptedness hereby secured due and collectible or not) may effect the insurance above provided for and pay the reason-able premiums and charges 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 instalment of said note or of interest thereon when due, or if there shall be a failure to comply with any or either of the terms of 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 fore-closure or at any time thereafter and prior to the expiration of the time for redemp-tion from any sale of said premises on foreclosure, any court or competent jurisdiction upon application of the party of the second part, its successors or assigns, or the purchaser at such sale, may at once and without notice to the parties of the first part, or any person claiming under them appoint a receiver for said premises to take possession thereof to collect the rents, issues and profits or said premises during the pendency of such foreclosure and until the time to redeem the same from the fore closure sale shall expire, and out of the same to make necessary 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 for redemption and all taxes and assessments inpaid and tax and assessment sales remaining unredeemed at or prior to the foreclosure sale, and to pay insurance premiums necessary to keep said premises insured in accordance with the provisions of this mortgage and the expense of 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 baid in procuring, abatracts of title whenever such abstracts shall become necessary to protect the interest, thereon from the time of payment at the rate of ten per centum per annum, shall be deemed part of the indebt ness 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 written. In presence of

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John Edelbrock. Cathrine Edelbrock,

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H. A. Schubert, G. F. Trefz,

State of Kansas.

Douglas County, )ss. Be it remembered that on this 18th day of November A.D. 1920, before the undersigned F. C. Starr a Notary Public in and for the County and State aforesaid, duly commissioned and qualified, personally came John Edelbrock and Cathrine Edelbrock. his wife, who are personally known to me to be the said persons who executed the fore going instrument of writing as grantors, and such persons duly and severally acknow-ledged the execution of the same.

In testimony whereof, I have hereunto set my hand and affixed my official seal the day and year last above written. F. C. Starr, Notary Public

Commission expires Dec. 4, 1922. Recorded Dec. 4, 1920, At 11:35 o'clock A.M.

(L.S.)