

installments, the first installment being due on May First A.D. 1923 and a like sum due semi-annually thereafter on the first day of May and November of each year according to the terms and conditions of said note, by which the entire principal and interest shall be fully paid, all on the amortization plan and in accordance with the amortization tables provided by the Federal Farm Loan Board together with interest at the rate of eight per cent. per annum on any installment of principal or interest or unpaid part of principal which shall not have been paid when due. Both principal and interest being payable at the office of KANSAS CITY STOCK LAND BANK, in Kansas City, Mo.

If said mortgagors shall pay the aforesaid indebtedness, both principal and interest, according to the tenor of said note, as the same shall mature, and shall keep and perform all the covenants and agreements of this mortgage, then these presents to become void; otherwise to remain in full force and effect.

Said mortgagors agree to pay all taxes and assessments that may be levied within the State of Kansas, upon said lands and tenements, or upon any interest or estate therein, including the interest represented by this mortgage lien; and further to pay any recording fee or ^{land} tax or assessment or charge that may be levied, assessed against or required from the holder of said mortgage and note as a condition to maintaining or enforcing or enjoying the full benefit of the lien of this mortgage, or the collection of the said indebtedness. In case said mortgagors shall fail to pay any such taxes, assessments or charges, then the holder of this mortgage and the note secured hereby may pay said taxes, or charges, and said mortgagors agree to repay upon demand the full amount of said advances, with interest at the rate of ten per cent. per annum from date of such advancement, and this mortgage shall be ^{and} a lien for the repayment thereof.

The mortgagors agree to keep ^{all} the buildings and improvements upon said land in as good condition as they now are; to neither commit nor suffer waste; to maintain both fire and tornado insurance upon all buildings in a company satisfactory to the mortgagee or assigns, in a sum not less than Eighteen Hundred..... DOLLARS, payable in case of loss to mortgagee or assigns, upon the mortgage indebtedness, all insurance policies to be delivered unto mortgagee or assigns as soon as written, and by them retained until the payment of this obligation.

And the mortgagors authorize the holder ^{hereof} to repair any waste, and take policies of insurance - fire, tornado, or both - should mortgagors default in so doing and to advance the money therefore; and to repay such advances with interest at the rate of ten per cent. per annum, mortgagors pledge themselves, and the lien of this mortgage shall extend thereto.

Said mortgagors hereby assign to KANSAS CITY JOINT STOCK LAND BANK all rents and incomes derived at any and all times from the property mortgaged to secure said note, and hereby authorize the said bank, at its option, to take charge of said property, collect and receipt for all rents and income, and apply the same on all payments, insurance premiums, taxes, assessments, repairs or improvements necessary to keep the property in tenable condition, or other charges provided for in said note, provided said amortization payments are in arrears. This assignment of rents and income to continue in force until the amount of this mortgage is fully paid.

Noncompliance with any of the agreements made herein by mortgagors shall cause the whole debt secured hereby to mature at the option of the holder hereof, and no demand for the fulfillment of broken obligation or conditions, and no notice of election to consider the debt due shall be necessary before instituting suit to collect the same and foreclose this mortgage, the institution of such suit being all the notice required. The exercise of the rights and authority herein granted to the holder of the mortgage indebtedness to pay taxes, take out insurance, collect rents or perform any other acts in case of default of mortgagors, shall be optional with the holder of said mortgage indebtedness, and not obligatory upon him.

Witness Our hands this First day of November 1922:

Executed and delivered in presence of

D.C.O'Neal

Lucy E.O'Neal

A.F. McClanahan

STATE OF KANSAS,)
Douglas County,)SS

On this 24th day of November 1922, before me the undersigned Notary Public, in and for said County and State, personally came D.C.O'Neal and Lucy E.O'Neal, his wife to me known to be the same persons described in, and who executed the foregoing instrument, and acknowledged the execution of the same:

Witness my hand and notarial seal:

A.F. McClanahan

(L.S.)

Notary Public

My Commission expires Apr 20, 1925:

Recorded Nov., 25th 1922:

At 6:50 o'clock A.M.

Estelle Pribrup Duffer
Register of Deeds

E. Babbitt
Deputy