whole sum is fully paid. Interest on each installment from maturity at the rate of 10% per annum payable annually; but if any of said installments shall not be paid when due then all sums remaining unpaid shall become due and payable at the option of the holder and draw interest at the rate of 10% per annum from date of such default until paid.

Mortgagors further agree to pay all taxes and assessments levied on the premises when same are due and all other statutory liens and to pay promptly as due all principal or interest upon said first mortgage above mentioned as the same may mature and to procure and maintain such insurance as may be required in said first mortgage, and if either said taxes or assessments or any statutory liens, or the principal or interest on said first mortgage are permitted to remain unpaid and become delinquent, or should mortgagors fail to procure insurance as may be required or permit same to lapse, the holder of this mortgage may at his option pay such delinquent taxes, assessments or liens or such past due principal or interest on first mortgage or procure insurance as may be required as aforesaid, advancing premiums therefore and for all such advances made to protest this lien shall be entitled to interest at the rate of 10% per annum until paid and this mortgage shall at stand as security therefore.

It is further understood and agreed that should Mortgagors pay the debt herein secured as same shall mature and all advancements made by holder hereof with interest as provided, then this conveyance shall be void and shall be released; but if default is made in the payment or the debt herein secured or any part thereof as same shall mature or in the performance of any covenants or agreements herein or in said first mortgage contained all of which are made a part hereof, a breach of any covenant in said first mortgage constituting a default hereunder, then, or at any time following such default the holder hereof may at his option take possession of said premises and cause this mortgage to be foreclosed and said premises sold according to law, appraisement hereby waived, and of the proceeds of such sale, holder hereof shall to entitled to all sugmes due or to become due upon this debt, with interest at 10% per annum from time of such default and to all advancements that may have been made with interest as provided and to costs of foreclosure.

WITHEES our hands at Lawrence, Kansas, this Fifteenth day of June, 1923 Chas W. Hemphill ELI TAYLOR

LULU MAY TAYLOR.

STATE OF KANSAS)

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DOUGLAS COULTY,)

Peforeme, a Notary Public in and for said County and State, on this 16 day of June, 1923 personally appeared E L I T A Y L O R, and L U L U M A Y T A Y L O F his wife, to me known to be the persons described in and who executed the foregoing instrument and duly acknowledged the execution of the same.