ment 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 mortgagers 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, assessments 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 a further lien for the repayment thereof. The mortgagers agree to keep all 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 in-

The mortgagors agree to keep all 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 in-surance upon all buildings in a company satisfactory to the mortgagee or assigns, in a sum not less than Three Thousand Dollars, payable in case of loss to mortgage or assigns, upon the mortgage indebtedness, all insurance publicies to be allowed not control or satisfactors as for a satisfactor. all insurance policies to be delivered unto mortgages or assigns as soon as written, and by them retain ed until the payment of this obligation. And the mortgages are bolder hereof to repair any

ed until the payment of this obligation. And the mortgrays authorize the holder hereof to repair any raste, and to take out policies of insurance-fire, tornado, or both--should mortgrays default in so doing and to advance the money therefor; and to repay such advances with interest at the rate of ten per cent. per annum, mortgrayers pledge themselves, and the lien of this mortgrayers shall extend thereto. Said mortgrayers hereby assign to KANSAS CITY JOINT STOCK IAND BANK all rents and incomes derived at any and all times from the property mortgraged to secure said note, and hereby authorize come, and apply the same on all payments, insurance premiums, taxes, assessments, repairs or improvements and apply the same on all payments, insurance premiums, taxes, assessments, repairs or improvements and apply the same on all narrens. This assignment of rents and income to continue in force until the anount of this mortgrage is fully paid.

said amortization payments are in arrears. This assignment of fours and incore to contain a first of the the amount of this mortgage is fully paid. Non-compliance with any of the agreements made herein by mortgagors shall cause the whole debt secured hereby to makure at the option of the holder hereof, and no demand for the fulfill the whole debt secured hereby to makure at the option of the holder hereof, and no demand for the fulfill the shall be not forken obligations of conditions, and no notice of election to consider the debt due shall be noc-sesary before instituting suit to collect the same and forclose this mortgage, the institution of such suit being all the notice required. The exercise of the rights and authority herein granted to the hol-suit being all the notice to have targe, take out insurance, collect rents or perform any other der of the mortgage indebtedness to pay tares, take out insurance, collect rents or perform any other acts in case of default of mortgagers, shall be optional with the holder of said mortgage indebtedness, and not obligatory upon him.

Witness Our hands this First day of October 1923 E. G. Steele Executed and delivered in presence of

Amelia J. Steele.

STATE OF KANSAS) SS

AT 1:30 o'clock P. M.

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On this 9th day of October 1923, before the undersigned Notary Public, in and for said County and State, personally came E. G. Steele and Amelia J. Steele his wife to me known to be the same persons described in, and who executed the foregoing instrument, and acknowledged the execution of DOUGLAS COUNTY) the same.

Witness my hand and notarial seal. L. S.

(Ly Commission expires Apr. 20 1925) RECORDED OCTOBER 9 1923

A. McClanahan Notary Public.

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Deel Wellman. Deputy.

MORTGAGE.

fel. 914.

THIS INDEWTURE, Made this 5st day of October in the year of our Lord nineteen hundred Twenty Three be-tween Ralph W. Gilman and Pearl C. Gilman his wife, of Baldwin in the County of Douglas and State of Kam-sas of the first part, and R. E. Hockinson of the second part. WINDESSETH, That the said parties of the first part, in consideration of the sum of these presents do grant, bergain, sell and Mortgage to the said party of the second part his heirs and assigns forever, all that tract or parcel of land situated in the County of Douglas and State of Kanesa, described as follows, to-wit: The North Sixty (50) feet of Lots Eighty One (51), Kighty Three (53) and lighty five (55) on Baker Street, Baldwin City with all the appurtenance, and all the estate, title and interest of the said parties of the first part therein. And the said Balph W. Gilman and Fearl C. Gil-man do hereby covenant and agree that at the delivery here of they are the lawful owner of the premises Bove granted, and seized of a good and indefeasible estate of inheritance therein, free and clear of all man do hereby covenant and agree that at the delivery hereof they are the lawful owner of the premises above granted, and seized of a good and indefeasible state of inheritance therein, free and clear of all incubrances # This grant is intended as a mortgage to secure the payment of the sum of Two Thousand Dollars, according to the terms of one certain note this day executed and delivered by the Said Balph W. Gilman and Pearl C. Gilman to the said party of the second part due in three years with 8% interest pay-able semi-annually and this conveyance shall be void if such payments be made as herein specified. But if default be made in such poyments, or any part thereof, or interest thereon, or the taxes, or if the insurance is not kert up thereon then this conveyance shall be absolute, and the whole amount shall be-come due and payable, and it shall be lawful for the said party of the second part his azecutors, admit retretors, at any thereof. istrators and assigns, at any time thereafter, to sell the premises hereby granted, or any part thereof, in the manner prescribed by law; and out of all the moneys arising from such sale to retain the amount then due for principal and interest, together with the cost and charges of making such sals, and the overplus, if any therebe, shall be paid by the party making such sale, on demand, to said Ralph W. Gil-man and Fearl C. Gilman their heirs and assigns In witness whereof. The said parties of the first part have hereunto set their her

and seal the day and year first above written.

Relph W. Gilman Pearl C. Gilman.

STATE OF KANSAS,) SS DOUGLAS COUNTY)

BE IT REVENEERED, That on this 5 day of October A. D. 1923 before me W. M. Clark a Notary Public in and for said County and State, came Kalph W. Gilman and Pearl C. Gilman his wife to me personally known to be the same persons who executed the foregoing instrument of writing, and duly acknowledged the execution of the same.

IN WITNESS MELREOF, I have hereunto subscribed my name and affixed my official seaion the day and year last above written.