

payable or if default shall be made in the agreement
 to keep said premises insured as hereinafter set forth
 then in either of these cases the whole of said sum
 mentioned in said note together with the interest thereon
 shall and by this indenture does immediately become
 due and payable at the option of the party of the second
 part or his assigns to be at any time thereafter exercised
 without notice to the party of the first part; but the legal
 holder of this mortgage may at his option pay or cause
 to be paid the said taxes and assessments so due and
 payable and such premiums and charges for insurance
 as the mortgagor or his assigns shall neglect or refuse
 to pay as hereinafter set forth and charge them against
 said party of the first part and the amounts so
 charged shall be an additional lien upon the said
 mortgaged property and may be enforced and
 collected in the same manner as the principal debt
 hereby secured together with interest at the rate of
 12 per cent per annum payable semi annually, until
 fully paid, and discharged; but whether the party of the
 second part elect to pay such taxes assessments and
 insurance or not it is distinctly understood that in
 all cases of delinquencies as above enumerated then in
 like manner the said note and the whole of said sum
 shall immediately become due and payable and said
 mortgagee or his assigns may immediately cause this
 mortgage to be foreclosed and shall be entitled to the
 immediate possession of the premises and the rents issues
 and profits thereof. And the said party of the first part
 shall and will at his own expense from this time
 until said note and interest and all liens and charges
 by virtue hereof are fully paid off and discharged
 keep the buildings erected and to be erected on said
 lands insured to the amount of Five Hundred Dollars
 to the satisfaction of the mortgagee or his assigns in
 some responsible Insurance Company duly authorized
 to do business in this State for the benefit of the party
 of the second part and his assigns who shall have
 possession of all the policies of insurance and all
 renewal receipts thereof. And the said party of the first
 part hereby waives all benefits of the stay valuation or
 appraisement laws of the State of Kansas.
 In Witness Whereof The said party of the first part