

and delivered by the said Henry St. Allen and Elvira St. Allen bearing date June fifth 6th 1885 and payable to the order of the said Gordon Grovernor three years after date at the Merchant Bank Lawrence Kansas with interest thereon from date until maturity at the rate of eight per cent per annum payable semi annually on the fifth days of December and June in each year and ten per cent per annum after maturity the installments of interest being further evidenced by six coupons attached to said principal note and of even date therewith and payable to the order of said Gordon Grovernor at the Merchant Bank Lawrence Kansas.

Second: Said parties of the first part hereby agree to pay all taxes and assessments levied upon said premises when the same are due and insurance premiums for the amount of insurance hereinafter specified and if not so paid the said party of the second part or the legal holder or holders of this mortgage may without notice declare the whole sum of money herein secured due and payable at once or may elect to pay such taxes assessments and insurance premiums and the amount so paid shall be a lien on the premises aforesaid and be secured by this mortgage and collected in the same manner as the principal debt hereby secured with interest thereon at the rate of ten per cent per annum. But whether the legal holder or holders of this mortgage elect to pay such taxes assessments or insurance premiums or not it is distinctly understood that the legal holder or holders hereof may immediately cause this mortgage to be foreclosed and shall be entitled to immediate possession of the premises and the rents issues and profits thereof.

Third: Said parties of the first part hereby agree to keep all buildings fences and other improvements upon said premises in as good repair and condition as the same are in ^{at} this date and abstain from the commission of waste on said premises until the note hereby secured is fully paid.

Fourth: Said parties of the first part hereby agree to procure and maintain policies of insurance on the buildings erected and to be erected upon the above