

described premises in some responsible insurance company to the satisfaction of the legal holder or holders of this mortgage to the amount of Eight Hundred Dollars less if any payable to the mortgagee or his assigns. And it is further agreed that every such policy of insurance shall be held by the party of the second part or the legal holder or holder of said note as collateral or additional security for the payment of the same and the person or persons so holding any such policy of insurance shall have the right to collect and receive any and all moneys which may at any time become payable and receivable thereon and apply the same when received to the payment of said note together with the costs and expenses incurred in collecting said insurance or may elect to have buildings repaired or new buildings erected on the aforesaid mortgaged premises. Said party of the second part or the legal holder or holders of said note may deliver said policy to said parties of the first part and require the collection of the same and payment made of the proceeds as last above mentioned. Fifth, Said parties of the first part hereby agree that if the maker of said note shall fail to pay or cause to be paid any part of said ~~no~~ money either principal or interest according to the tenor and effect of said note and coupons when the same becomes due or to conform or comply with any of the foregoing conditions or agreements, the whole sum of money hereby secured shall at the option of the legal holder or holders hereof become due and payable at once without notice.

And it said parties of the first part for said consideration do hereby expressly waive an appraisement of said real estate and all benefits of the Homestead Exemption and stay laws of the State of Kansas. The foregoing conditions being performed this conveyance to be void; otherwise of full force and virtue.

In Testimony Whereof the said parties of the first part have hereto subscribed their names and affixed their seals on the day and year above mentioned,
 Executed and Delivered in presence of } Henry O. Allen
 J. C. Clark } Eliza A. Allen

State of Kansas } ss.
 Douglas County }

Be it Remembered That on this fifth