

and assessments so due and payable and such premiums and charges for insurance as the mortgagor or their assigns shall neglect or refuse to pay as hereinafter set forth and charge them against said parties 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 twelve per cent per annum payable semiannually 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 parties of the first part shall and will at their own expense from this time until said notes 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 parties 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 parties of the first part have hereunto set their hands and seals the day and year first above written.

Witness

J. A. Halliday

Isaac J. Wilkins

Catharine Wilkins

State of Kansas }
County of Douglas }

Be it Remembered, That on this 25 day