

seven (57) on Ohio Street in the City of Lawrence Kansas according to the recorded plat thereof. Together with all the improvements and appurtenances thereto belonging.

To have and to hold the premises above described, with the appurtenances thereto belonging, to said Lombard Investment Company, and to its successors and assigns forever. And the said party of the first part covenants with the said party of the second part, as follows:

First. - That they have good right to sell and convey said premises.

Second. - That the said premises are free from encumbrance.

Third. - That they will warrant and defend the title against the lawful claims of all persons.

Fourth. - That they do hereby release all rights of dower in and to said premises, and relinquish and convey all their rights of homestead therein.

Fifth. - That they will pay to said second party, or order, at the office of the Lombard Investment Company in Kansas City Mo. One Thousand Dollars on the first day of July A.D. 1890. with interest thereon from date until paid, at the rate of Six per cent. per annum payable semi-annually on the first days of January and July in each year, and in accordance with one promissory note of the said Lizzie B. Mackey and Arthur B. Mackey with coupons attached, of even date herewith.

Sixth. - In case of default of payment of any sum herein covenanted to be paid, for the period of thirty days after the same becomes due, or in default of performance of any covenants herein contained, the said first party agrees to pay to the said second party and its assigns interest at the rate of twelve (12) per cent. per annum computed semi-annually, on said principal note, from the date thereof to the time when the money shall be actually paid. Any payments made on account of interest shall be credited in said computation so that the total amount collected shall be and not exceed the legal rate of twelve (12) per cent.

Seventh. - The said first party agrees to pay all taxes and assessments levied upon said real estate before the same become delinquent, also all heirs, claims adverse titles and encumbrances on said premises, and if not paid, the holder of this mortgage m-