

or assigned, in all circumstances then
 payable in case of loss to mortgage or assignee,
 upon the mortgage indebtedness, all insurance
 proceeds to be allowed with mortgage or assignee
 as soon as received, and by them initiated with
 the payment of their obligation.

and the mortgagee authorize the holder thereof
 to repair any waste, and to take out policies of
 insurance fire, tornado, or both, and cause
 mortgagee's attention and expense and to advance
 the money thereby, and to pay such advance
 with interest at the rate of ten per cent. per
 annum, mortgagee's charge themselves, and the
 loss of their mortgage, shall extend to the extent
 then compliance with any of the agreements
 made herein by mortgagee, shall secure to the
 holder all the same money to be paid at the option
 of the holder thereof, and not otherwise for the
 fulfillment of broken obligation or conditions
 and no notice of election to provide the debt
 shall be necessary before instituting suit
 to collect the same and enforce the mortgage,
 the indebtedness of mortgagee being all the matter
 required. Witness their hands this 15 day of
 March, 1908.

John W. Dugan,
 Mattie A. Dugan, her wife.

Edith A. Dugan,
 widow of Mattie.

By me, R. E. Davis, attorney at law in and for said
 County and State on this 24 day of March, 1908
 Personally appeared John W. Dugan and Mattie A. Dugan,
 her wife, his wife, to me known like the above
 person who executed the within and foregoing
 instrument and acknowledged it me that they
 executed the same as their free and voluntary