

described premises herein conveyed shall be held by the part of the second part or the legal holder of said note as collateral and additional security for the payment of the same and the interest to accrue thereon as well as for the repayment of all such sum or sums of money as may be advanced and paid as aforesaid and the person or persons so holding any such policy shall have the right to collect and receive any and all moneys which may at any time become collectible and receivable thereon and apply the same when received to the payment of all the sums above mentioned together with any costs or expenses incurred in collecting said insurance. Said party of the second part or the legal holder of said notes 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 fast above mentioned. All appraisements and stay laws are hereby expressly waived but they agree that it shall be at the option of the holder of the note hereby secured to avail himself of this waiver or not as he may elect at the time judgment of foreclosure is entered should this mortgage be foreclosed.

And the said parties of the first part for themselves and their heirs executors and administrators covenant to and with the said party of the second part that the said parties of the first part are lawfully seized in fee of the premises hereby conveyed and do have good right to sell and convey the same as aforesaid that the said premises are free and clear of all incumbrances that they will and their heirs executors and administrators shall forever warrant and defend the title of the said premises against the lawful claims and demands of all persons whatsoever.

In Testimony Whereof The said parties of the first part have hereunto set their hands and seals the day and year first above written.

Witness:

S. H. Stonebraker

W. W. McBardless { Seal }

Anna Stays

H. E. McBardless { Seal }

State of Kansas Kansas County ss.

Be it Remembered That on this 29th day of Oct. A. D. 1881 W. W. McBardless and Mattie E. McBardless his wife who are personally known to the undersigned A Notary Public in and for the County and State aforesaid to be the identical persons who executed and whose names are subscribed to the foregoing deed as having executed the same came before me and acknowledged the same to be