default thereof said party of the second part may at his option effect such insurance, and the premium or premiums, costs, charges and expenses for effecting the same shall be an additional lien on said mortgaged property, and may at his option pay any taxes or . other liens, statutory or contractual, against said property, all of which sums with six per cent (6%) interest may be enforced and collected in the same manner as the principal debt hereby secured.

And said parties of the first part hereby covenant and warrant that at the delivery hereof they are the lawful owners of the premises above granted and seized of a good and indefeasible estate of inheritance therein, free and clear of all encumbrances, except as stated above, and that they will warrant and defend the same in the quiet and peaceful possession of said party of the second part, his heirs and assigns forever, against the lawful claims of all persons whomsoever. .

IN WITNESS WHEREOF, the said parties of the first part have hereunto set their hands the day and year first above written.

STATE OF aner COUNTY OF Douglas

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BE IT REMEMBERED, that on this 23 day of July, 1954, before me, the undersigned, a Notary Public in and for said County and State, came WAYNE B. TRAYNOR and CHARLENE TRAYNOR, husband and wife, who are personally known to me and known to me to be the same persons who executed the within instrument of writing and such persons duly acknowledged the execution of the same.

SS.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year last above written.

Notary Public in and for said County and State.

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Wayne B. Traynor

Charlene Traynor

PUBL'My commission expires august 15