

expenses of enforcing the same, as provided by law, and to a decree for the sale of said premises in satisfaction of said judgment, foreclosing all rights and equities in and to said premises of said party of the first part, its successors and assigns, and all persons claiming under them, at which sale, appraisement of said property is hereby waived by said party of the first part. And the said party of the first part shall and will at its own expense from the date of the execution of this mortgage until said note and interest, and all liens and charges by virtue hereof, are fully paid off and discharged, keep the improvements erected and to be erected on said lands in good condition and repair and insured in some responsible insurance company duly authorized to do business in the State of Kansas to the amount of Eight Thousand Dollars (\$8,000.00), for the benefit of the said party of the second part or its assigns; and in default thereof said party of the second part may at its option make said repairs and effect such insurance in its own name, and the premium or premiums, costs, charges and expenses for making such repairs and effecting such insurance shall be an additional lien on said mortgaged property, and may at its option pay any taxes or statutory liens against said property, all of which sums with five and one-half per cent. (5 1/2%) interest may be enforced and collected in the same manner as the principal debt hereby secured.

AND the said party of the first part hereby covenants and agrees that at the delivery hereof it is the lawful owner of the premises above granted and seized of a good and indefeasible estate of inheritance therein, free and clear of all encumbrance and that it will warrant and defend the same in the quiet and peaceable possession of said party of the second part, its successors and assigns forever, against the lawful claim of all persons whomsoever.

IN WITNESS WHEREOF, the said party of the first part has caused these presents to be signed by its _____ President, attested