

sale of said premises in satisfaction of said judgment, foreclosing all rights and equities in and to said premises of said parties of the first part, their heirs and assigns, and all persons claiming under them, at which sale, appraisal of said property is hereby waived by said parties of the first part, and all benefits of the Homestead, Exemption and Stay Laws of the State of Kansas are hereby waived by said parties of the first part. And the said parties of the first part shall and will at their 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 building erected and to be erected on said lands, insured in some responsible insurance company duly authorized to do business in the State of Kansas, to the amount of at least Three Thousand Nine Hundred Forty-Five and 34/100 Dollars, 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 effect such insurance in its own name, 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 its option pay any taxes or statutory liens against said property, interest all of which sums with five per cent (5%)/may be enforced and collected in the same manner as the principal debt hereby secured.

AND the said parties of the first part hereby covenant and agree that at the delivery hereof they are the lawful owners of the premises above granted and are seized of a good and indefeasible estate of inheritance therein, free and clear of all incumbrance, and that they 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 parties of the first part have hereunto set their hands the day and year first above written.

*Chester McMillen*  
Chester McMillen

*Audra B. Miller*  
Audra McMillen