The makers hereof hereby waive presentment for payment, notice of non-payment, protest and notice of protest of this note.

This note is secured by Real Estate Mortgage to be recorded in Douglas County, Kansas, and by a Chattel Mortgage to be filed in Douglas County, Kansas.

> /s/ Chester McMillen Chester McMillen

/s/ Audra McMillen Audra McMillen

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NOW, if said first parties shall pay or cause to be paid to said second party, its successors or assigns, said sum of money in the above described note mentioned, stogether with the interest thereon according to the terms and tenor thereof, then these presents shall be wholly discharged and void; and otherwise shall remain in full force and effect. But if said sum of money, or any part thereof, or any interest thereon, is not paid when the same is due, or if the taxes and assessments of every nature which are or may be assessed and levied against said premises or any part thereof, are not paid when the same are by law made due and payable, then the whole of said sum, and interest thereon, shall and by these presents become due and payable; and upon forfeiture of this Mortgage, or in case of default in any of the payments herein provided for, the party of the second part, its successors and assigns, shall be entitled to a judgment for the sum due upon said note and the additional sums paid by virtue of this Mortgage, and all costs and expenses of enforcing the same, as provided by law, and 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 parties of the first part, their heirs and assigns, and all persons claiming under them, at which sale, appraisement 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