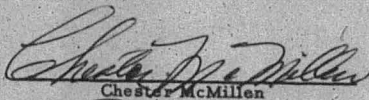


interest, and all liens and charges by virtue hereof, are fully paid off and discharged, keep the building erected and to be erected on said lands, insured in some responsible insurance company duly authorized to do business in the State of Kansas, to the amount of their full insurable value, for the 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, all of which sums with four and one-half per cent (4-1/2%) interest 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 said Chester McMillen and Audra McMillen, his wife, 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 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

  
Audra McMillen