thereof said party of the second part may effect said 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 be enforced and collected in the same manner as the principal debt hereby secured.

AND the said parties of the first part do hereby covenant and agree that st 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 incumbrances except easements and restrictions of record, 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 claims of all persons whomsoever.

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

Vernon C. Springer

inger Mildred R. Sprin

Harolf G. Beck Register of Deeds

STATE OF KANSAS)) es. COUNTY OF DOUGLAS)

BE IT REMEMBERED, that on this <u>10th</u> day of July, 1962, before me, a Notary Public in and for said County and State, came Vernon C. Springer and Mildred R. Springer, husband and wife, to me personally known to be the same persons who executed the foregoing instrument of writing, and duly acknowledged the execution of the same.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal on the day and year last above written.*

Pern Jorensent Notary Public SUREASE AND ... 0 T. 4 2 My commission expires Oct. 31, 1965-2 UDLIS