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8. Mortgagor hereby waives, so far as lawfully may be, each and every benefit under the homestead, exemption, redemption, stay or appraisal laws of the State of Kansas. Should this instrument be executed by more than one person as Mortgagor, each and every obligation of Mortgagor herein set out shall be joint and several. Each and every provision hereof shall bind and inure to the benefit of the parties hereto and their respective assigns and successors in interest.

9. In event of foreclosure, Mortgagor hereby expressly waives the period of redemption provided by the laws of the State of Kansas.

IN WITNESS WHEREOF, said Mortgagor has hereunto set his hand and seal the day and year first above written.



CITY IMPROVEMENT CO., INC.
By James O. Shirley (SEAL) President
By Howard B. Conkey, Jr. (SEAL) Secretary

STATE OF KANSAS } ss.
COUNTY OF _____
BE IT REMEMBERED that on this _____ day of _____, 19____, before me the undersigned, a Notary Public in and for said county and state, personally appeared _____, who is (are) personally known to me to be the same person(s) who executed the foregoing instrument, and duly acknowledged the execution of the same.
IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year last above written.

Notary Public in and for said County and State
My commission expires _____

STATE OF KANSAS } ss.
COUNTY OF Douglas
BE IT REMEMBERED that on this 30th day of September, 19 66, before me the undersigned, a Notary Public in and for said county and state, personally appeared James O. Shirley President of City Improvement Co., Inc. a Kansas corporation, and Howard B. Conkey, Jr. Secretary of said corporation, each of whom is personally known to me and known to me to be respectively the President and Secretary of said corporation and the same persons who executed the foregoing instrument in its behalf, and duly acknowledged the execution of the same for and on behalf of and as the act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year last above written.

Notary Public in and for said County and State
My commission expires February 11, 1968