

feitures, shall not operate as a waiver thereof, and shall not preclude or bar Party of the Second Part from taking advantage thereof on the happening of any other forfeiture or cause for so doing.

The Party of the First Part shall and will, at its own expense, from this time until said note and interest and all liens and charges by virtue hereof are fully paid off and discharged, keep the buildings erected and to be erected on said lands insured in the amount of at least Eighty Thousand and No/100 Dollars (\$80,000.00) in some responsible insurance company duly authorized to do business in the State of Kansas, for the benefit for the Party of the Second Part, and cause the policy or policies thereof to be so endorsed that any claim for loss that may arise thereunder shall be payable to said Party of the Second Part, its successors and assigns, and in default thereof, the said Party of the Second Part, its successors and assigns may affect said insurance in the name of the said Party of the First Part, its successors or assigns, with an endorsement as aforesaid, and the premium or premiums, costs, charges and expenses for effectuating the same, together with interest thereon at the rate of six and one-half per cent (6½%) per annum shall from the date of the payment of the same be and constitute an additional lien on said mortgaged property, and may be collected and enforced together with the interest thereon as aforesaid, in the same manner as the principal debt hereby secured.

Party of the First Part, for itself, its successors and assigns, does hereby covenant and agree to and with the Party of the Second Part, its successors and assigns, that at the time of the signing and delivery hereof Party of the First Part is well seized of the premises above conveyed, as of a good, sure, perfect, absolute and indefeasible the estate of inheritance in fee simple, and has good right, full power and lawful authority to grant, bargain, sell and convey the same in manner and form as aforesaid and that the same are free and clear of all encumbrances, and that Party of the First Part will forever warrant and defend the above tract of land unto the Party of the Second Part, its successors and assigns, against all and every person or persons claiming or to claim the same, or any part or portion thereof.