

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 the 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 benefit 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 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 — Dollars for the benefit of said party of the second part or its successors, assigns; and in default thereof said party of the second part may at his option 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 at his option, pay any taxes or statutory liens against said property, all of which same with 10 per cent. interest 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 at the delivery hereof said Josephine R. Hall and John L. Hall 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 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 set their hands the day and year first above written.

Executed and delivered in presence of

Josephine R. Hall
John L. Hall

State of Missouri }
County of Jackson }

Be It Remembered, That on this 22^d day of November A.D. 1903 before me, the undersigned, a Notary Public in and for said County and State, came Josephine R. Hall and John L. Hall her husband who are personally known to me to be the identical persons described in, and who executed the foregoing Mortgage