

And all benefits 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 buildings 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 the said party of the second part or his assigns, and in default thereof said party of the second part may at his option effect such insurance in his own name, and the premium, premiums, costs, charges, and expense 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 sums with Six 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, hereby covenant and agree that at the delivery hereof said D. C. Wadlington and Arlene Wadlington 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 incumbrances and that they will warrant and defend the same in the quiet and peaceable possession of said party of the second part - his heirs 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.

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