on the part of the said party of the second part her representatives or assigns to take adventage of or to enter into or upon said lands, buildings and improvements, for or upon the happening of any forfeiture or forfeitures, shall not operate as a waiver thereof, and shall not preclude or bar her from taking advantage thereof on the happening of any other forfeiture or cause for so doing. And the said Josephine R. Johnson of the first part, shall and will at her 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 to the amount of Twenty Eight Hundred Dollars, in some responsible insurance company , duly authorized to do business in this State for the benefit of said 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 her indorsees, executors, administrators or assigns, and in default thereof and the said party of the second part, her indorsees, executors, administrators or assigns may effect said insurance in the name of said party of the first part her heirs devisees or assigns with an incorsement as aforesaid, and the premium or premiums, cosss, charges and expenses for effecting the same, together with ten per cent. per annum interest thereon from the date of the payment of the same, shall be an additional lien on said mortgaged property and may be enforced and collected, together with the interest thereon, as eforessid, in the same manner as the principal debt hereby secured And the said party of the first part, for herself and her heirs executors and administrators, does covenant and agree to and with the said party of the second part, her heirs, assigns and indorsees, that at the time of the ensealing and delivery hereof she is well seized of the premises above conveyed, as of a good, sure, perfect absolute and indefeasible 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 incumbrances; and that they will forever warrant and defend the same described tract of land unto the said party of the second part, her heirs, assigns and indorsees, against all and every person or persons claiming or to claim the same, or any part or portion thereof. In Witness Whereof, The said party of the first part has hereunto set her hand and seal the day and year first above written.

> (SEAL) Josephine R. Johnson.

> > Deputy.

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State of Kansas, County of Douglas, SS:

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Be It Remembered , That on this 10" day of January A. D. Nineteen Hundred and Seven before me, the undersigned, a Notary Public in and for the County of and State aforesaid, came Josephine R. Johnson who is personally known to me to be the same person who executed the foregoing instrument of writing, and such person duly acknowledged the execution of the same.

In Witness Whereof, I have hereunto set my hand and affixed my seal the day and

year last above written. (SEAL) Alfred Whitman, Notary Public. My commission expires the 14 day or Jenuery A. D. 1907. Recorded April 20, A. D. 1907 st 9.35 A. K. Quarmstrong ; By Elie & ameting. Register of Deeds.