foreclosing all rights and equities in and to said premises of the said party of the first part his heirs and assigns, and all persons claiming under him, at which sale appraisement of said property is hereby waived by said party of the first part . And all benefits of the Homestead, Exemption and Stay Laws of the State of Kansas are hereby waived by said party of the first part. And the said party of the first part shall and will at his 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 incurance company duly authorized to do business in the State of Kansas, to the amount of Two Hundred (200) Dollars, for the benifet 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 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 sums with eight (8) per cent interest may be enforced and collected in the same manner as the principal debt hereby secured.

And the said party of the first part does herely covenent and agree th at at the delivery hereof said Semuel Morgan the lewful owner of the premises above granted and seiged of a good and indefeasible estate of inheritance therein, free and clear of all incumbrances and that he 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 party of the first part has hereunto set his hand the day and year first above written.

Samuel Morgan.

State of Kansas, County of Douglas, SS;

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Be It Remembered, That on this 21th, day of June, A. D. 1907, before me, the undersigned, a Notary Public in and for said County and State, came Samuel Morgan, Single who is personally known to me to be the identical person described in and who executed the foregoing Mortgage and duly acknowledged the execution of the same to be his voluntary act and deed. In Testimony Whereof, I have hereunto subscribed my hand and affixed my official seal on the day and year last above written. (SEAL) Frank E. Banks. Notary Public.

My commission expires Nov. 8, 1910.

Recorded June 21, A. D. 1907 at 2,00 P. M.

By Deie C. Buntany, Deputy.

Register of Deeds. ", Deputy.