10. If the indebtedness secured hereby be guaranteed or insured under the Servicemen's Readjustment Act, as amended, such Act and Regulations issued thereunder and in effect on the date hereof shall govern the rights, duties and liabilities of the parties hereto, and any provisions of this or other instruments executed in connection with said indebtedness which are inconsistent with said Act or Regulations are hereby amended to conform thereto.

Notice of the exercise of any option granted herein to the Mortgagee is not required to be given. The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders, and the term "Mortgagee" shall include any payee of the indebtedness hereby secured or any transferree thereof whether by operation of law or otherwise.

IN WITNESS WHEREOF the Mortgagor (s) ha ve hereunto set hand(s) and seal(s) the day and year first above written.

JAMES A. OWEN, JH. [SEAL]

Margaret L. Owen [SEAL]

[SEAL] [SEAL]

STATE OF KANSAS,

COUNTY OF DOUGLAS

从此 BE IT REMEMBERED, that on this , 19 53 , before me, the undersigned, a Notary Public in and for the County and State aforesaid, personally appeared MAMES A. OWEN, JR. and MARGARET L. OWEN, his wife, to me personally known to be the same person(s) who executed the above and foregoing instrument of writing, and daly acknowledged the execution of same.

IN WITNESS WHEREOF, I have hereunto set my hand and Notarial Seal on the day and year last above written.

My Commission expires (1-8-56

Marjarie Daniel Notary Public.