August 1953. Use optional. Servicemen's Readjustment Act (38 U. S. C. A. 694 (a)). Acceptable to Federal National

MORTGAGE

KANSAS

BOOK 107

54062

THIS INDENTURE, Made this 15th day of November ,1954, by and between Robert E. Kysar and Jo Ann Kysar, husband and wife, of Baldwin, Kansas , Mortgagor, and H. V. Higley, Administrator of Veterans' Affairs, an officer of the United States of America, his assigns and successors in such office, as such, whose address is Veterans Administration, Washington, D. C.

moder the inverse day and existing , Mortgagee :

WITNESSETH, That the Mortgagor, for and in consideration of the sum of Ten Thousand and no/100 Dollars (\$ 10,000.00), the receipt of which is hereby acknowledged, does by these presents mortgage and warrant unto the Mortgagee, its successors and assigns, forever, the following-described property, situated in the county of Douglas , y= State of Kansas, to wit:

The North Half of Lot No. One (1) of Miller Re-Plat, Survey No. 1198, Baldwin City.

together with the tenements, hereditaments and appurtenances thereunto belonging, and the rents, issues and profits thereof (provided, however, that the Mortgagor shall be entitled to collect and retain the said rents, issues, and profits until default hereunder) and all fixtures now or hereafter attached to or used in connection with the premises herein described and in addition thereto the following household appliances, which are, and shall be deemed to be, fixtures and a part of the realty, and are a portion of the security of the indebtedness herein mentioned:

TO HAVE AND TO HOLD the above described property unto the Mortgagee, forever.

Mortgagor covenants with the Mortgagee that he is lawfully seized in fee of the premises hereby conveyed (or has such other estate as is stated hereinbefore), that he has good right to sell and convey the same, as aforesaid, and that he will warrant and defend the aforesaid title thereto against the claims and demands of all persons whomsoever.

This mortgage is given to secure the payment of the principal sum aforesaid as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by reference, payable with interest at the rate of four & one-half per centum ($4\frac{1}{2}$ %) per annum on the unpaid balance until paid, principal and interest to be paid at the office of Veterans Administration

or at such other place as the holder of the note may designate in writing delivered or mailed to the Mortgagor, in monthly installments of Fifty-five and 59/100 Dollars (\$ 55.59), commencing on the the fully paid, except that, if not sconer paid, the final payment of principal and interest shall be due and payable on the the day of November , 19 79.

The Mortgagor covenants as follows: