

thereafter, until the entire sum is fully paid.

Whereas, this mortgage is made subject to one first mortgage upon the above described real estate, for the sum of \$8,350.00 with interest thereon at the rate of 12 per cent. payable annually, now if default shall be made in the payment of the amount secured by said first mortgage or any part thereof or any interest thereon at the time it shall become due and payable according to the express terms of said mortgage, then the party of the second part or his assigns or the legal holder of this mortgage and the note secured hereby, may at his option, for the protection of this mortgage, make said payments of principal or interest, and the amount so paid shall be added to the amount secured by this mortgage and shall be secured hereby and shall draw interest at the rate of ten per cent. from the time of said payment, and he may declare this mortgage and note due and payable at any time thereafter and shall be entitled to immediate possession of said premises and foreclosure of this mortgage.

And if default be made in the payment of any one of the installments described in this mortgage and note when due, or any part thereof, then all unpaid installments shall become immediately due and payable, at the option of the part of the second part or the legal holder of said note and shall draw interest at the rate of ten per cent. per annum from the date of said note until fully paid. Appraisement waived at option of mortgagee.

Now if said Howard W. Phillips and Janice R. Phillips

shall pay or cause to be paid to said part ies of the second part, their heirs or assigns, said sum of money in the above described note mentioned, together with the interest thereon, according to the terms and tenor of the same, then these presents shall be wholly discharged and void; and otherwise shall remain in full force and effect. But if said sum or sums of money, or any part thereof, or any interest thereon, is not paid when the same is due; and if the taxes and assessments of every nature which are or may be assessed and levied against said premises or any part thereof are not paid when the same are by law made due and payable, or if the insurance is not kept up, then the whole of said sum and sums and interest thereon, shall and by these presents become due and payable, and said part ies of the second part shall be entitled to the possession of said premises and foreclosure of this mortgage.

And the said part ies of the first part, for themselves and for their heirs, do hereby covenant to and with the said part ies of the second part, executors, administrators and assigns, that they are lawfully seized in fee of said premises, and have good right to sell and convey the same, that said premises are free and clear of all encumbrances, except a first mortgage to Capitol Federal Savings and Loan Association in the original sum of \$8,350.00, dated December 8th, 1952, and recorded December 27, 1952, in Book 103, at pages 148-151, in the office of the Register of Deeds, Douglas County, Kansas

and that they will, and their heirs, executors and administrators shall, forever warrant and defend the title of the said premises against the lawful claims and demands of all persons whomsoever.

In Witness Whereof, The said part ies of the first part have set their hands the day and year first above written.

ATTEST:

Howard W. Phillips
Howard W. Phillips
Janice R. Phillips
Janice R. Phillips

STATE OF KANSAS,
Douglas County ss.



Be It Remembered, That on this 13th day of July A. D. 19 55
before me, Glenn L. Kappelman, a Notary Public
in and for said County and state, came Howard W. Phillips and Janice R. Phillips, his wife
to me personally known to be the same person s who executed the within instrument of writing, and duly acknowledged the execution of the same.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal on the day and year last above written.

My Commission Expires January 24, 19 59

Glenn L. Kappelman
Notary Public

Recorded July 6, 1956 at 3:14 P.M.

Harold A. Beck Register of Deeds

this release was written on the original mortgage entered this 16th day of March 1957
Harold A. Beck
Reg. of Deeds
by Janice R. Phillips
Deputy