

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 transferee thereof whether by operation of law or otherwise.

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

Neil L. Cummings [SEAL]
Neil L. Cummings

Lois M. Cummings [SEAL]
Lois M. Cummings

[SEAL]

[SEAL]

STATE OF KANSAS,

COUNTY OF Douglas } ss:

BE IT REMEMBERED, that on this 20th day of February, 1957, before me, the undersigned, a Notary Public in and for the County and State aforesaid, personally appeared Neil L. Cummings and Lois M. Cummings, his wife to me personally known to be the same person(s) who executed the above and foregoing instrument of writing, and duly 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 11-8-60

Maryann Daniel
Notary Public.

Recorded February 23, 1957 at 10:05 A. M.

Harold A. Beck Register of Deeds.