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) ha ve hereunto set the inand (s) and seal (s) the day and year first above written.

Walter F. Frederickson Jr. [SEAL] Walter F. Frederickson Jr. [SEAL] Juanite Matin Sudradans

[SEAL]

in the states

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STATE OF KANSAS, COUNTY OF Douglas

BE IT REMEMBERED, that on this 17th day of March ,19 62, before me, the undersigned, a Notary Public in and for the County and State aforesaid, personally appeared Walter F. Fredericksen Jr. and Juanita Maxine Fredericksen, husband and 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.

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

Commission expires August 21, 1965. las count

Harold G. Beck _ Register of Deeds

E Halles TU Holis Charles W. Hedges Retery Public.

Charles W. Hedges