Reg. No. 20,066 Fee Paid \$97.00

MORTGAGE

Service Servic

The following described Real Estate, situated in the County of Douglas State of Kansas, to-wit:

Lot sixteen (16) in Martin Subdivision, which lies within the following tract of land; Beginning at the Southwest corner of the Southwest Quarter of Section 22, Township 12 South, Range 19 East of the Sixth Principal Meridian; thence running East on the South boundary of said Quarter Section 24.52 chains to a stake in the center of road bearing North and West; thence in the center of said road as traveled and worked North 1840 West 6.55 chains; thence North 360 West 6.06 chains; thence North 2640 West 3.03 chains; thence North 4940 West 7.57 chains; thence North 4340 West 6.62 chains; thence North 4940 West 7.57 chains; thence North 3940 West 3.03 chains; thence North 217 West 3.03 chains; thence North 3940 West 3.03 chains; thence North 51-374 West 5.22 chains to the West boundary of the Quarter Section; thence South on the Quarter Section line 33 chains to the place of beginning, containing 45.22 acres, all in Douglas County, Kansas.

This mortgage is given to secure the payment of the principal sum of Thirty eight thousand seven hundred sixty two dollars and twenty eight cent

even date herewith payable to the order of Montgagee and providing for the pay-near of said debt in the manner and at the times therein set forth, and contain-ing certain other terms and conditions, all of which are specifically incorand containporated herein by reference.

Mortgagors further agree, for the protection of the rights of Mortg--agee, or its assigns, as follows:

(1.) To pay, as soon as due, all taxes, assessments and encumbrances, which may be, or appear to be, liens against the property, and to pay and settle promptly, or cause to be removed by suit or otherwise, all adverse claims against said property, and that in case said taxes, assessments or encumbrances so agreed to be paid by Nortgagors be not so paid, that then Nortgages, being hereby made the sole judge of the logality thereof, may, without notice to Mortgagor pay such taxes, assessments or encumbrances, and all sums expended by Mortgagee in doing any or all of the things authorized in this mortgage shall be secured by the mortgage, with interest thereon at the highest lawful rate.

(2) To the extent permitted by law: (a) Fortgages may maintain policies of Life, Health and Accident insurance upon Mortgagors, or either or any of them, in Mortgages's favor for the purpose of securing the said debt, and Mortgagors agree to pay to Mortgages the amount of the premiums upon such policies of insurance at such times as Mortgages may direct, (b) in the event any installment on account of said debt or said insurance premiums is not paid within ten days after due date, Mortgagors shall pay to Mortgages a late charge of five per cent of the delinquent amount or \$2.50 whichever is less similta-neously with the payment of such gmount to cover extra expenses in handling delinquent payments. delinquent payments.

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