

The mortgagor s warrant that the real estate hereby conveyed is free and clear of all encumbrances.

The mortgagors, covenant and agree that together with and in addition to the monthly payments of principal and interest payable under the terms of the note secured hereby, the mortgagors will pay each month to the mortgagee, until the said note is fully paid, a sum equal to one-twelfth of the amount of the annual real estate taxes and assessments levied or to be levied against the premises covered by this mortgage and also one-twelfth (1/12) of the known or estimated yearly premiums that will become due and payable to maintain the insurance in force on said property. The mortgagee shall hold said monthly payments in trust to pay such taxes, assessments and insurance when due.

The above named mortgagor s agree to pay all taxes as herein provided before same become delinquent,

and they agree that they will, until the said debt is paid, keep the building erected on said premises insured to the amount of its insurable value

for the benefit of the holder of this mortgage, in an insurance company acceptable to the mortgagee, and upon failure to comply with the foregoing conditions, it is agreed that the holder of this mortgage may pay the taxes and the cost of insurance and the amount so paid shall bear interest at the rate of 10% per annum from the date of payment and be an additional lien upon the mortgaged real estate, concurrent with and collected in the same manner as the principal debt hereby secured, and as additional and collateral security for the payment of this mortgage, the interest thereon and the taxes on said land, the undersigned hereby transfers, sets over and conveys to the mortgagee, all rents, or other income that may from time to time become due and payable under any lease of any kind now existing or that may hereafter be executed or come into existence, covering the land described herein, or any portion thereof, with authority to collect the same. Which rights are to be exercised by said mortgagee only in the event of delinquency or default in compliance with the terms of this mortgage and note hereby secured, and this rental assignment shall be void if such payment be made as provided in said note.

Now, if payment is made as provided, this mortgage shall be released at the cost of mortgagor s which

they agree to pay; but if default is made in said payments or any of them at the time, and time specified, the holder of the mortgage may without notice, elect to declare the whole debt due, and thereupon, this mortgage shall become absolute, and the holder thereof may immediately cause this mortgage to be foreclosed in the manner provided by law.

Any deficiency in the amount of the aggregate monthly payment shall, unless made good by the mortgagor prior to the due date of the next such payment, constitute an event of default under this mortgage. The mortgagee may collect a "late charge" not to exceed (4%) for each (\$1) of each payment more than (15) days in arrears to cover the extra expense involved in handling delinquent payments.

Witness our hand s this 17th day of November 19 64

M. F. Kreutziger
M. F. Kreutziger

Maxine Kreutziger
Maxine Kreutziger

Burns-Olgahe 37

STATE OF KANSAS,

County of Johnson } SS.

day of November A. D. 1964

BE IT REMEMBERED, That on this 17th

before me, the undersigned, a notary public

in and for the County and State aforesaid, came M. F. Kreutziger and Maxine Kreutziger,

husband and wife,

who are personally known to me to be the same person s who executed the within instrument of writing, and each person s duly acknowledged the execution of same.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my notarial

seal the day and year last above written.

Witnesses February 11, 19 68

Lloyd H. Squires
Lloyd H. Squires Notary Public.

Recorded December 3, 1964 at 1:26 P.M.

Harold A. Beck Register of Deeds
By Janice Beem, Deputy