

MORTGAGE-Savings and Loan Form

90179 BOOK 139

MORTGAGE

LOAN NO. 470539

This Indenture,

Made this 11th

day of

December

A. D. 1964

by and between Kenneth L. Harmon and Helen I. Harmon, husband and wife

of Douglas

County, Kansas, Mortgagee, and ANCHOR SAVINGS ASSOCIATION, a corporation organized and existing under the laws of Kansas, Mortgagee;

WITNESSETH, That the Mortgagee, for and in consideration of the sum of Eleven Thousand Five Hundred and No/100 (\$11,500.00) DOLLARS, the receipt of which is hereby acknowledged, does by these presents mortgage and warrant unto the Mortgagee, its successors and assigns, forever, all the following described real estate, situated in the County of Douglas, State of Kansas, to-wit:

The West 65 feet of the following described tract, to-wit: Beginning at a point 822 feet South and 1130.81 feet West of the center of Section Thirty-six (36), Township Twelve (12) South, Range Nineteen (19) East of the Sixth Principal Meridian, thence North 114.92 feet to the South line of Oxford Road, thence East along the South line of Oxford Road 130 feet, thence South 114.93 feet, thence West 130 feet to the point of beginning (sometimes known as the East 6 feet of Lot Seven (7)), all of Lot Six (6), and the West 17 feet of Lot Five (5), in Block Five (5), in West Hills, an Addition to the City of Lawrence)

(This is a purchase money mortgage)

TO HAVE and to hold the premises described, together with all and singular the tenements, hereditaments and appurtenances thereto belonging, and the rents, issues, and profits thereof; and also all apparatus, machinery, fixtures, chattels, furnaces, mechanical stokers, oil burners, cabinets, sinks, furnaces, heaters, ranges, mantels, light fixtures, refrigerators, elevators, screens, screen doors, storm windows, storm doors, awnings, blinds and all other fixtures of whatever kind and nature at present contained or hereafter placed in the building now or hereafter standing on the said real estate, in connection with the said real estate, or to any pipes or fixtures therein for the purpose of heating, lighting, or as a part of the plumbing thereof, or not, all of which apparatus, machinery, fixtures or chattels have or would become part of the said real estate by such attachment thereto, and to and forming a part of the freehold and covered by this mortgage; and also all the estate, right, title and interest of the Mortgagee of, in and to the mortgaged premises unto the Mortgagee, forever.

AND ALSO the Mortgagee covenants with the Mortgagee that at the delivery hereof he is the lawful owner of the premises above conveyed and seized of a good and indefeasible estate of inheritance therein, free and clear of all encumbrances and that he will warrant and defend the title thereto forever against the claims and demands of all persons whomsoever.

PROVIDED ALWAYS and this instrument is, executed and delivered to secure the payment of the sum of Eleven Thousand Five Hundred and No/100 (\$11,500.00) DOLLARS, with interest thereon and such charges and advances as may become due to the mortgagee under the terms and conditions of the promissory note of even date herewith, secured hereby, executed by mortgagee to the mortgagee, the terms of which are incorporated herein by this reference, payable as expressed in said note, and to secure the performance of all of the terms and conditions contained in said note.

IT IS the intention and agreement of the parties hereto that this mortgage shall also secure in addition to the original indebtedness, any future advances made to said mortgagee, or any of them or their successors in title, by the mortgagee, and any and all indebtedness in addition to the amount above stated which the said mortgagee, or any of them may owe to the mortgagee, however evidenced, whether by note, book account or otherwise. This mortgage shall remain in full force and effect between the parties hereto and their heirs, personal representatives, successors and assigns, until all amounts secured hereunder, including future advances, are paid in full with interest; and upon the maturing of the present indebtedness for any cause, the total debt on any such additional loans shall at the same time and for the same specified causes be considered matured and draw ten per cent interest and be collectible out of the proceeds of sale through foreclosure or otherwise.

That if any improvements, repairs, or alterations have been commenced and have not been completed more than four months prior to the date hereof, the mortgagee will receive the proceeds of this loan as a trust fund to be applied first to the payment of the costs of the improvements and that the same will be so applied before using any part of the total for any other purpose; that if work ceases on any proposed improvements, repairs, or alterations for a period of ten days or more, then said mortgagee may at its option, without notice, declare said indebtedness due and payable or said mortgagee may take possession of said premises and let contract for or proceed with the completion of said improvement, repairs, or alterations and pay the costs thereof out of the proceeds of money due said mortgagee upon said loan and should the cost of completing said improvements, repairs, or alterations exceed the balance due said mortgagee by said mortgagee then and secured by this mortgage, provided, however, such additional cost shall be repaid by said mortgagee as principal indebtedness within ten days after completion of said improvements, repairs, or alterations; that said mortgagee to said mortgagee depreciation, will keep said property and the improvements thereon at all times in good condition and repair; and upon the refusal or neglect by said mortgagee to keep said property and the improvements thereon at all times in good condition and repair, principal, or interest on this or on any other encumbrance on said real property or to perform any other agreements, conditions, stipulations, or covenants as herein provided, the mortgagee may have such things done at mortgagee's cost and may make any reasonable expenditure or outlay necessary thereunder.

That if any part of said described property shall be condemned or taken for public use under eminent domain, or in case the property shall be damaged either by public works or private acts, all damages and compensation paid therefor shall be paid to the mortgagee and applied upon the indebtedness due under said note and this mortgage.

That the mortgagee shall have the right to file and to defend suits at the expense of the mortgagee, in his name, or in the name of the mortgagee, for the recovery of damages, to uphold the lien of this mortgage, to preserve the mortgagee's rights hereunder, or in any action whatsoever in which the mortgagee or mortgagee may be made a party or may elect to commence by reason of this instrument or indebtedness, including actions brought by mortgagee against the mortgagee, or shall have the right to employ counsel in an effort to prevent, to compromise, or to negotiate any such proposed litigation, and all sums expended as costs in connection therewith or advanced by the mortgagee shall be repaid by mortgagee upon demand or as may be expressly agreed upon by the mortgagee, and, if such sums, with interest thereon at the then current contract interest rate, be not paid by mortgagee, the mortgagee may declare all of the indebtedness, including all such sums, immediately due and collectible or, at the mortgagee's option, such sums shall become so much additional indebtedness secured by this mortgage, which shall be a lien to said additional extent on the premises hereinabove described prior to any right, title, or interest attaching or accruing subsequent to the lien hereof, and such indebtedness shall be paid under the provisions of the promissory note secured hereby and any subsequent modification agreements.

Mortgagee also agrees to pay all costs, charges and expenses reasonably incurred or paid at any time by mortgagee, including abstract expenses, because of the failure of mortgagee to perform or comply with the provisions in said note and in this mortgage contained, and the same are hereby secured by this mortgage.