

Tract 1 - Beginning at a point on the West line of Massachusetts Street, 183 feet South of Adams Street (now Fourteenth Street) in the City of Lawrence, thence running West 330 feet to the West line of Vermont Street produced South, thence North 64 feet, thence East 330 feet to the West line of Massachusetts Street, thence South 64 feet to the place of beginning, and being located in the Southwest Quarter of Section 31, Township 12, Range 20 in the City of Lawrence; and

Tract 2 - Commencing at a point on the West line of Massachusetts Street produced South from the City of Lawrence 151 feet North of South line of Southwest Quarter of Section 31, Township 12, Range 20 east of the 6th PM; thence running West 330 feet to the West line of Vermont Street produced South from the City of Lawrence; thence North on said produced line of Vermont Street 64 feet; thence East 330 feet to said West line of Massachusetts Street; thence South on said West line 64 feet to the point of beginning in said Quarter Section, in the City of Lawrence; and

Tract 3 - Beginning on the West side of Massachusetts Street at a point 279 feet North of the South line of Southwest Quarter of Section 31, Township 12, Range 20, thence North 60 feet, thence West 135 feet, thence South 60 feet, thence East to the point of beginning, in the City of Lawrence; also

Beginning at a point on the West side of Massachusetts Street in the City of Lawrence 339 feet North of the South line of the Southwest Quarter of Section 31, Township 12, Range 20; thence North 59 feet, more or less, to the South line of Adams Street (now Fourteenth Street); thence West along the South line of Adams Street 85 feet, thence South 47 feet, more or less, to a point due west of a point 12 feet North of the point of beginning; thence West 50 feet; thence South 12 feet; thence East to the point of beginning; also

Beginning at a point in the City of Lawrence at a point 351 feet North of the South line of the Southwest Quarter of Section 31, Township 12, Range 20 and 85 feet West of the West side of Massachusetts Street produced South for a point of beginning; thence North 47 feet more or less to the South side of Adams (now Fourteenth) Street; thence West along said South side of Fourteenth Street 50 feet; thence South 47 feet more or less to a point due West of the place of beginning; thence East to the place of beginning, all in the City of Lawrence.

TO HAVE AND TO HOLD the same, with all and singular the hereditaments and appurtenances thereunto belonging or in anywise appertaining, and all rights of homestead exemption, unto the said party of the second part, and to its successors and assigns, forever. And the said parties of the first part do hereby covenant and agree that at the delivery hereof, that they are the lawful owners of the premises above granted, and seized of a good and indefeasible estate of inheritance therein, free and clear of all incumbrances, and that they will warrant and defend the same in the quiet and peaceable possession of said party of the second part, its successors and assigns, forever, against the lawful claims of all persons whomsoever.

PROVIDED, Always, and these presents are upon the following agreements, covenants and conditions, to-wit:

FIRST. That the parties of the first part are justly indebted to the party of the second part in the sum of -----Seventy six thousand----- DOLLARS, according to the terms of one certain mortgage note of even date herewith, executed by said parties of the first part, in consideration of the actual loan of the said sum, and payable as follows:

March 1, 1966	\$ 641.44	and \$641.44 on the first day of each succeeding month until the full amount with interest is paid. Final maturity date, February 1, 1981. Payments applied first to interest, 19 balance credited on principal.	\$
19	\$		\$
19	\$		\$
19	\$		\$
19	\$		\$

to the order of the said party of the second part with interest thereon at the rate of 6 per cent per annum, payable ~~semi-annually~~ ^{monthly} on the first days of each month and in each year, according to the terms of said note; both principal and interest and all other indebtedness accruing hereunder being payable in lawful money of the United States of America, at the Home Office of THE STANDARD LIFE ASSOCIATION, Lawrence, Kansas, or at such other place as the legal holder of the principal note may in writing designate, and said note bearing ten percent interest after maturity.