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Kansas Real Estate Mortgage 4251 BOOK 113

This Indenture, Made this 18th day of February, A. D. 1966, between

Robert F. Merkel and Patricia Ann Merkel, husband and wife
of Douglas County, in the State of Kansas, of the first part,

and Home Savings Association of Kansas City, a Corporation

of Jackson County, in the State of Missouri, of the second part:

WITNESSETH: THAT SAID PARTIES OF THE FIRST PART, in consideration of the sum
of \$1,260.48 DOLLARS,

the receipt of which is hereby acknowledged, do by these presents, Grant, Bargain, Sell and Convey
unto said part y of the second part, its successors theirs and assigns, all of the following described real
estate situated in Douglas County and State of Kansas, to-wit:

Lot 5 in Block 2 in Town and Country Addition number 2, an addition to the
city of Lawrence as shown on the recorded plat in plat Book 5, page 1,
recorded the 7th day of September 1956, in Douglas County, Kansas.

Subject to restrictions, reservations, and easements of record.

TO HAVE AND TO HOLD THE SAME, Together with all and singular, the tenements, heredita-
ments and appurtenances thereunto belonging or in any wise appertaining, forever.

PROVIDED ALWAYS, And these presents are upon this express condition, that whereas, said

Robert F. Merkel and Patricia Ann Merkel, husband and wife
have this day executed and delivered their certain promissory note in writing to said
part y of the second part, of which the following is a copy:

INSTALLMENT NOTE

\$ 1,260.48

February 18, 1966

At the dates hereinafter mentioned, I, or We, the undersigned, jointly and severally, promise to pay to the order of

Home Savings Association of Kansas City, a Corporation

the sum of One thousand two hundred sixty dollars and 48/100

in 48 successive monthly installments of \$ 26.26, each (except that the final installment shall be the difference

between the amount of this note and the sum of the preceding installments), commencing on the 18th day of March 1966
and on the same day of each and every month thereafter until paid in full, with interest at the rate of 8 per cent per annum after maturity;
and agree that on default in the payment of any installment the whole amount of this note shall then and there become due of the election
of the holder thereof.

I, or We, agree to pay a "late charge" not to exceed 5% per month for each payment more than ten days in arrears, to cover the extra
expense involved in following up and handling delinquent payments.

The makers, sureties, guarantors and endorsers of this note, jointly and severally, do hereby waive demand, presentment for payment,
notice of non-payment and protest, and do each hereby waive notice of and consent to any and all extensions of this note or any part thereof
from time to time without notice to us, and hereby waive any and all notice of whatsoever kind or nature, and waive the exhaustion of legal
remedies hereon.

And further to secure the payment of said amount, the undersigned hereby jointly and severally irrevocably authorize and empower any
attorney of any Court of Record to appear for them, or either of them, in such court at any time hereafter and confess a judgment without
process against them or any one or more of them, in favor of the legal holder of this note, for such sum as may appear to be unpaid and
owing thereon, together with interest, costs and reasonable attorney's fees, and to waive and release all errors which may intervene in such
proceeding, and consent to immediate execution upon such judgment, hereby ratifying and confirming all that said attorney may do by virtue
hereof.

NEGOTIABLE AND PAYABLE AT OFFICE
OF THE HOLDER HEREOF

Robert F. Merkel
Patricia Ann Merkel
Robert F. Merkel
Patricia Ann Merkel