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BOOK 114 5657

## MORTGAGE

Loan No. 11805

THIS INDENTURE, made this 14th day of July, 1966, by and between

E. RICHARD CARTER, a single man

of Douglas County, Kansas, as mortgagor, and

THE COMMERCE SAVINGS AND LOAN ASSOCIATION, a Kansas Corporation

of Shawnee

, Kansas, as mortgagee;

WITNESSETH: That said mortgagor, for and in consideration of the sum of

- - - FOURTEEN THOUSAND ONE HUNDRED SEVENTY-FIVE AND NO/100THS - - Dollars (\$ 14,175.00 ),

the receipt of which is hereby acknowledged, do hereby mortgage and warrant unto said mortgagee, all the following described real estate, situated in the county of Douglas and State of Kansas, to-wit:

Lot 4, Block 2, INDIA ADDITION, an addition in the City of Lawrence,  
Douglas County, Kansas

It is agreed and understood that this is a purchase money mortgage.

Transfer of title of the real property hereinabove described without written consent of the mortgagee shall render the amount due under the promissory note immediately payable at the option of the mortgagee.

Together with all heating, lighting, and plumbing equipment and fixtures, including stokers and burners, screens, awnings, storm windows and doors, and window shades or blinds, used on or in connection with said property, whether the same are now located on said property or hereafter placed thereon.

TO HAVE AND TO HOLD THE SAME, together with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining, forever. Said mortgagor hereby covenants with said mortgagee that at the delivery hereof, he is the lawful owner of said premises, and is 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 mortgage is executed to secure the payment of the sum of

- - - FOURTEEN THOUSAND ONE HUNDRED SEVENTY-FIVE AND NO/100THS - - Dollars (\$ 14,175.00 ), with interest thereon, together with such charges and advances as may be due and payable to said mortgagee under the terms

and conditions of the promissory note of even date herewith and secured hereby, executed by said mortgagor to said mortgagee, payable as expressed in said note, and to secure the performance of all the terms and conditions contained therein. The terms of said note are incorporated herein by this reference.

It is the intention and agreement of the parties hereto that this mortgage shall also secure any future advances made to said mortgagor by said mortgagee, and any and all indebtedness in addition to the amount above stated which said mortgagors, or any of them, may owe to said 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.

The mortgagor hereby assigns to said mortgagee all rents and income arising at any and all times from said property, and hereby authorizes said mortgagee or its agent, at its option, upon default, to take charge of said property and collect all rents and income therefrom and apply the same to the payment of interest, principal, insurance premiums, taxes, assessments, repairs or improvements necessary to keep said property in tenantable condition, or to other charges or payments provided for herein or in the note hereby secured. This rent assignment shall continue in force until the unpaid balance of said note is fully paid. The taking of possession hereunder shall in no manner prevent or retard said mortgagee in the collection of said sums by foreclosure or otherwise.

Mortgagor shall keep and maintain the buildings and other improvements now on said premises or hereafter erected thereon in good condition and repair at all times and not suffer waste or permit a nuisance thereon.

The failure of the mortgagee to assert any of its rights hereunder at any time shall not be construed as a waiver of its right to assert the same at any later time, and to insist upon and enforce strict compliance with all the terms and provisions of said note and of this mortgage.

If said mortgagor shall cause to be paid to said mortgagee the entire amount due it hereunder, and under the terms and provisions of said note hereby secured, including future advances, and any extensions or renewals thereof in accordance with the terms and provisions thereof, and if said mortgagor shall comply with all the provisions of said note and of this mortgage, then these presents shall be void; otherwise to remain in full force and effect, and said mortgagee shall be entitled to the possession of all of said property, and may, at its option, declare the whole of said note and all indebtedness represented thereby to be immediately due and payable, and may foreclose this mortgage or take any other legal action to protect its right, and from the date of such default all items of indebtedness secured hereby shall draw interest at 10% per annum. Appraisal waived.

The terms and provisions hereof shall extend to and be binding upon the heirs, executors, administrators, successors and assigns of the respective parties hereto.

IN WITNESS WHEREOF, said mortgagor has hereunto subscribed his name the day and year first above written.

E. Richard Carter  
E. Richard Carter