

such Title and Regulations issued thereunder and in effect on the date hereof shall govern the rights, duties and liabilities of the parties hereto, and any provisions of this or other instruments executed in connection with said indebtedness which are inconsistent with said Title or Regulations are hereby amended to conform thereto.

Notice of the exercise of any option granted herein to the Mortgagee is not required to be given. The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders, and the term "Mortgagee" shall include any payee of the indebtedness hereby secured or any transferee thereof whether by operation of law or otherwise.

IN WITNESS WHEREOF the Mortgagor(s) have hereunto set <sup>their</sup> hand(s) and seal(s) the day and year first above written.

*John Herbert Cross* [SEAL]  
John Herbert Cross

*Norma Dee Cross* [SEAL]  
Norma Dee Cross

[SEAL]

[SEAL]

STATE OF KANSAS,  
COUNTY OF DOUGLAS

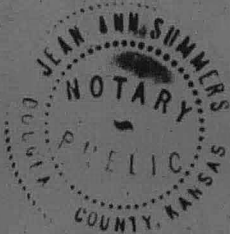
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BE IT REMEMBERED, that on this 24th day of October, 1967, before me, the undersigned, a Notary Public in and for the County and State aforesaid, personally appeared John Herbert Cross and Norma Dee Cross, his wife to me personally known to be the same person(s) who executed the above and foregoing instrument of writing, and duly acknowledged the execution of same.

IN WITNESS WHEREOF, I have hereunto set my hand and Notarial Seal on the day and year last above written.

My Commission expires July 24, 1971.

*Jean Ann Summers*  
Jean Ann Summers Notary Public.



Recorded October 24, 1967 at 4:06 P.M.

*Jennie Beem* Register of Deeds