

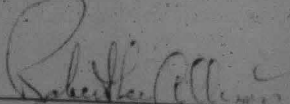
NOW THEREFORE, in order to clarify the records and to establish the obligations of the parties hereto as intended by them, IT IS HEREBY UNDERSTOOD AND AGREED AS FOLLOWS:


1. First Parties have assumed and agreed to pay and do assume and agree to pay the mortgage of record and the note secured thereby given by Dolly A. McCauley, a single person, to American Savings Association, Topeka, Kansas, now of record in Book 144, pages 324-325, of records, Douglas County, Kansas.

2. First Parties have assumed and agreed to pay and do assume and agree to pay the mortgage of record and note secured thereby given by Dolly A. McCauley, a single person, to American Savings Association, Topeka, Kansas, now of record in Book 149, page 210, of records, Douglas County, Kansas.

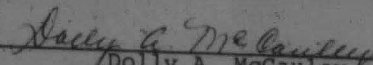
3. The deed to the above-described real estate by Dolly A. McCauley, a single person, to Robert J. Allison and Laurie J. Allison, husband and wife, recorded in Book 255, page 321 of records, is subject to and encumbered by both of the above-described mortgages.

It is mutually agreed that all the terms and conditions hereof and herein contained shall extend to and be obligatory upon the heirs, executors, administrators and assigns of the respective parties.


Robert Lee Allison


Laurie J. Allison

FIRST PARTIES


Dolly A. McCauley

SECOND PARTY