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BOOK 149

MORTGAGE

THIS INDENTURE, Made this 5th day of March, 1968, by and between
 Jack H. Craig and Betty A. Craig, his wife
 of Douglas County, Mortgagee, and

CAPITOL FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing
 under the laws of the United States, Mortgagee:

WITNESSETH, That the Mortgagee, for and in consideration of the sum of Nineteen Thousand
 Three Hundred and No/100 Dollars (\$19,300.00),
 the receipt of which is hereby acknowledged, does by these presents mortgage and warrant unto the Mort-
 gagee, its successors and assigns, forever, the following-described real estate, situated in the County of
 Douglas, State of Kansas, to wit:

All of Lots Thirty-two (32) and Thirty-four (34), and
 Lot Thirty-six (36) less the West 15 feet thereof, on
 High Street, in Baldwin City, Douglas County, Kansas.

TO HAVE AND TO HOLD the premises described, together with all and singular the tenements, heredita-
 ments and appurtenances thereunto belonging, and the rents, issues and profits thereof; and also all appa-
 ratus, machinery, fixtures, chattels, furnaces, heaters, ranges, mantles, gas and electric light fixtures,
 elevators, screens, screen doors, awnings, blinds and all other fixtures of whatever kind and nature at
 present contained or hereafter placed in the buildings now or hereafter standing on the said real estate,
 and all structures, gas and oil tanks and equipment erected or placed in or upon the said real estate or
 attached to or used in connection with the said real estate, or to any pipes or fixtures therein for the
 purpose of heating, lighting, or as part of the plumbing therein, or for any other purpose appertaining to
 the present or future use or improvement of the said real estate, whether such apparatus, machinery,
 fixtures or chattels have or would become part of the said real estate by such attachment thereto, or
 not, all of which apparatus, machinery, chattels and fixtures shall be considered as annexed to and form-
 ing a part of the freehold and covered by this mortgage; and also all the estate, right, title and interest
 of the Mortgagee of, in and to the mortgaged premises unto the Mortgagee, forever.

And the Mortgagee covenants with the Mortgagee that he is lawfully seized in fee of the premises
 hereby conveyed, that he has good right to sell and convey the same, as aforesaid, and that he will war-
 rant and defend the title thereto forever against the claims and demands of all persons whomsoever.

This mortgage is given to secure the payment of the principal sum of Nineteen Thousand
 Three Hundred and No/100 Dollars (\$19,300.00),
 as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated
 herein by reference, payable with interest at the rate of Six per centum
 (6%) per annum on the unpaid balance until paid, principal and interest to be paid at
 the office of CAPITOL FEDERAL SAVINGS AND LOAN ASSOCIATION
 in Topeka, Kansas, or at such other place as the holder of the note may
 designate in writing, in monthly installments of One Hundred Fifteen and 80/100
 Dollars (\$115.80), commencing on the first day of April
 1968, and on the first day of each month thereafter, until the principal and interest are fully paid,
 except that the final payment of principal and interest, if not sooner paid, shall be due and payable on
 the first day of March, 1973.

The Mortgagee covenants and agrees as follows:

1. That he will promptly pay the principal of and interest on the indebtedness evidenced by the said
 note, at the times and in the manner therein provided. Privilege is reserved to pay the debt in whole, or
 in an amount equal to one or more monthly payments on the principal that are next due on the note, on
 the first day of any month prior to maturity: Provided, however, that written notice of an intention to
 exercise such privilege is given at least thirty (30) days prior to prepayment; and provided further that
 in the event the debt is paid in full prior to maturity and at that time it is insured under the provisions of
 the National Housing Act, he will pay to the Grantee an adjusted premium charge of one per centum (1%)
 of the original principal amount thereof, except that in no event shall the adjusted premium exceed the
 aggregate amount of premium charges which would have been payable if the mortgage had continued to
 be insured until maturity; such payment to be applied by the Grantee upon its obligation to the Federal
 Housing Commissioner on account of mortgage insurance.