SECOND MORTGAGE

12522 BOOK 149 This indenture is made this 122 day of February, 1968, between Michael H. Morgan and Beverly Ann Morgan, husband and wife, of Douglas County, in the State of Kansas, of the first part, and Jack A. Sprecker of Douglas County, in the State of Kansas, of the second part:

WITNESSETH, that the said parties of the first part, in consideration of the sum of \$1,380.00, the receipt of which is hereby acknowledged, do by these presents grant, bargain, sell and convey unto said parties of the second part, their heirs and assigns, all the following described Real Estate, situated in the County of Douglas and State of Kansas, to-wit:

Lot One (1), in Block (13), in Indian Hills No. 2 & Replat of Block Four (4) Indian Hills, an Addition to the City of Lawrence, Douglas County, Kansas.

TO HAVE AND TO HOLD THE SAME, together with all singular and additional tenements, hereditaments and appurtenances thereunto belonging, or in anywise appertaining forever:.

PROVIDED ALWAYS, and these presents are upon this express condition, that whereas said parties of the first part have this day executed and delivered their certain promisory note to said parties of the second part, for the sum of \$1, 380.00 bearing interest at the rate of 6% per annum on the unpaid balance said note to be fully repaid within five years from the date this instrument is duly executed.

AND WHEREAS this mortgage is made subject to the first mortgage upon the above described real estate for the sum of \$24,000.00 to the American Savings Association of Topeka, said mortgage being properly acknowledged and duly recorded on September 27, 1967 in Book 148, Pages 105-106 in the Office of the Register of Deeds of Douglas County, Kansas. If default should be made in the payment of the amount secured by said first mortgage or any part thereof or of any interest thereon at the time it shall become due and payable according to the express terms of said mortgage,