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12898 Mortgage

BOOK 150 Loan No. 2736

THE UNDERSIGNED, Ronald J. Sprecker, a single man

hereinafter referred to as the Mortgagor, does hereby mortgage and warrant to LAWRENCE SAVINGS ASSOCIATION

a corporation organized and existing under the laws of

THE STATE OF KANSAS

hereinafter referred to as the Mortgagee, the following real estate

in the County of Douglas . in the State of Kansas

Lot Sixteen (16), in Block Five (5), in Indian Hills, an Addition to the City of Lawrence, as shown by the recorded plat thereof.

The Mortgagor understands and agrees that this is a purchase money mortgage.

Ingether with all buildings, improvements, fixtures or appurtenances now or hereafter erected therein or placed therein, including all apparatus, equipment, fixtures or articles, whether in single units or centrally controlled, used to supply heat, gas, airconditioning, water, light, power, refrigeration, ventilation or other services, and any other thing new or hereafter gherein or thereon, the furnishing of which by lessers to lessers is casiomary or appropriate, including screens, window shades, storm doors and windows, floor coverings, screen doors, in a door beid, awnings, stores, and water heaters (all of which are intended to be and are bereity declared to be a part of said ceal estate whether physically attached thereto or not); and also together with all easements and the rents, issues and profits of said premises which are hearby pledded, assigned, transferred and set over unto the Mortgagee, whether now due to hereafter to become due as provided herein. The Mortgagee is hereby subrogated to the eights of all mortgagees, lierholders and owners paid all by the proceeds of the loan hereby secured.

TO BAVE AND TO HOLD the said property, with said suildings, improvements, fixtures, appurtenances, apparatus and equipment, unio said Mortgagee forever, for the usescherence forth. Iree from all rights and benefits under the homestead, exemption and valuation laws of any State, which said lights and benefits said Mortgagor does hereby gelease and waive.