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(20) As against the debt evidenced by the note and any indebtedness to the Government hereby secured with respect to the property, and to the extent permitted by law, Borrower hereby relinquishes, waives, and conveys all rights, inchoate or consummate, of descent, dower, curtesy, homestead, valuation, appraisal, redemption, and exemption to which Borrower is or becomes entitled under the laws and constitution of the jurisdiction where the property lies.

(21) This instrument shall be subject to the present regulations of the Farmers Home Administration, and to its future regulations not inconsistent with the express provisions hereof.

(22) Notices given hereunder shall be sent by certified mail, unless otherwise required by law, addressed, unless and until some other address is designated in a notice so given, in the case of the Government to Farmers Home Administration, United States Department of Agriculture, at Topeka, Kansas 66603, and in the case of Borrower to him at his post office address stated above.

IN WITNESS WHEREOF, Borrower has hereunto set Borrower's hand(s) and seal(s) the day and year first above written.

*Gerald L. Waters* (SEAL)  
Gerald L. Waters

*E. Maureen Waters* (SEAL)  
E. Maureen Waters

#### ACKNOWLEDGMENT

STATE OF KANSAS

COUNTY OF DOUGLAS

On this 24th day of June, A.D. 1968, before me

a Notary Public

(insert title of officer taking acknowledgment)

personally appeared

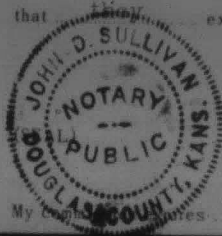
Gerald L. Waters

and

E. Maureen Waters

to me known to be the identical person(s) named in and who executed the foregoing instrument and acknowledged

that they executed the same as their voluntary act and deed.



*John D. Sullivan*  
John D. Sullivan  
Notary Public

My Comm. Expires January 16, 1970

Recorded June 24, 1968 at 3:41 P.M.

*Janice Beem* Register of Deeds

Reg. No. 3,055  
Fee Paid \$75.00

MORTGAGE BOOK 150 13537 (No. 52K) The Outlook Printers, Publisher of Legal Blanks, Lawrence, Kansas

This Indenture, Made this 20 day of June, 1968 between

Fred N. Six and Lilian O. Six, his wife

of Lawrence, in the County of Douglas and State of Kansas

parties of the first part, and THE FIRST NATIONAL BANK OF LAWRENCE, LAWRENCE, KANSAS

part y of the second part.

Witnesseth, that the said parties of the first part, in consideration of the sum of Thirty thousand and no/100 DOLLARS

to them duly paid, the receipt of which is hereby acknowledged, have sold, and by this indenture do GRANT, BARGAIN, SELL and MORTGAGE to the said part y of the second part, the following described real estate situated and being in the County of Douglas and State of Kansas, to-wit:

Lot Seven (7) in Hillcrest Third Addition, an Addition to the City of Lawrence.