

Mortgagor hereby assigns to mortgagee the rents and income arising at any and all times from the property, mortgaged to secure this note, and hereby authorizes mortgagee or its agent, at its option, upon default, to take charge of said property and collect all rents and income and apply the same on the payment of insurance premiums, taxes, assessments, repairs or improvements necessary to keep said property in tenable condition, or other charges or payments provided for in this mortgage or in the note hereby secured. This assignment of rents shall continue in force until the unpaid balance of said note is fully paid. It is also agreed that the taking of possession hereunder shall in no manner prevent or retard mortgagee in the collection of said sums by foreclosure or otherwise.

If there shall be any change in the ownership of the premises covered hereby without the consent of the mortgagee and the payment of the assumption fee as specified in the promissory note, the entire indebtedness shall become due and payable at the election of the mortgagee and foreclosure proceedings may be instituted thereon.

If said mortgagor shall cause to be paid to mortgagee the entire amount due it hereunder and under the terms and provisions of said note hereby secured, including future advances, and any extensions or renewals thereof, in accordance with the terms and provisions thereof, and comply with all the provisions in said note and in this mortgage contained, then these presents shall be void; otherwise to remain in full force and effect, and mortgagee shall be entitled to the immediate possession of all of said premises and may, at its option, declare the whole of said note due and payable and have foreclosure of this mortgage or take any other legal action to protect its rights, and from the date of such default all items of indebtedness hereunder shall draw interest at the rate of 10% per annum. Appraisal and all benefits of homestead and exemption laws are hereby waived.

WHENEVER USED, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

This mortgage shall be binding upon the heirs, executors, administrators, successors and assigns of the respective parties hereto.

IN WITNESS WHEREOF, said mortgagor has hereunto set his hand the day and year first above written.

X *Robert K. Hoyt, Jr.*
X *Ragene E. Hoyt*
Robert K. Hoyt, Jr.
Ragene E. Hoyt

ACKNOWLEDGMENT

STATE OF KANSAS,

County of Douglas ss.Be it remembered, that on this 26thday of AugustA.D. 1968, before me, the undersigned, a Notary Public in and for the County and State aforesaid, came Robert K. Hoyt, Jr. and Ragene E. Hoyt, husband and wife,

who are personally known to me to be the same persons who executed the within instrument of writing, and such persons duly acknowledged the execution of the same.

IN TESTIMONY WHEREOF, I have hereunto set my hand and Notarial Seal the day and year above written.

My Commission expires

March 41972*Roger W. Gramly*
Roger W. Gramly

Notary Public.

Recorded August 27, 1968 at 10:49 A.M.

Janice Beem Register of DeedsReg. No. 3,237
Fee Paid \$32.75FHA Form No. 3120a
(Rev. August 1963)

51459-11-0 LB

BOOK 151

14337

MORTGAGE

THIS INDENTURE, Made this 23rd day of August, 19 68, by and between

Wayne E. Othick and Nancy S. Othick, his wife,
of Lawrence, Kansas, Mortgagor, and

CAPITOL FEDERAL SAVINGS AND LOAN ASSOCIATION

under the laws of The United States, a corporation organized and existing
Mortgagee:

WITNESSETH, That the Mortgagor, for and in consideration of the sum of Thirteen Thousand One Hundred Fifty and No/100 Dollars (\$ 13,150.00), the receipt of which is hereby acknowledged, does by these presents mortgage and warrant unto the Mortgagee, its successors and assigns, forever, the following-described real estate, situated in the County of Douglas, State of Kansas, to wit:

Lot Seven (7) in Block Four (4) of Edgewood Park Addition Number Four and replat of Tract A, and Blocks Four and Five of Edgewood Park Addition Number Three, an Addition to the City of Lawrence, as shown by the recorded plat thereof, in Douglas County, Kansas.