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THAT in case of default in any of the foregoing covenants, the Mortgagor confers upon the Mortgagee the absolute option of declaring the unpaid balance of said principal note with interest accrued thereon, together with all sums advanced hereunder, immediately due and payable without notice, and hereby authorizes and empowers said Mortgagee and its successors and assigns the power to foreclose this mortgage by judicial proceedings or to sell said premises at public auction and convey the same to the purchaser in fee simple in accordance with the Statutes, and out of the moneys arising from such sale to retain all sums secured thereby, with interest and all legal costs and charges of such foreclosure, including the maximum attorney fees permitted by law, which costs, charges and fees the Mortgagor herein agrees to pay.

THAT notwithstanding anything to the contrary, the Mortgagor shall have the absolute right at any time to prepay any part or all of said indebtedness prior to the due date, without penalty.

THAT the Mortgagor and any endorsers hereby fully and absolutely waive and release all applicable exemption rights of homestead of the property involved herein set forth and any uses and purposes granted to the owner of a homestead under and by virtue of the State Constitution, and the Homestead Exemption Laws of said state.

IN TESTIMONY WHEREOF, the foregoing instrument has been executed by the Mortgagor the date and year first above written.

Lloyd B. Jones
LLOYD B. JONES As Witness Only
Loretta J. Jones
LORETTA J. JONES As Witness Only

Paul A. Badger (SEAL)
PAUL A. BADGER Mortgagor
Delpha Badger (SEAL)
DELPHA BADGER Mortgagor

(SEAL)
Mortgagor

STATE OF Kansas
COUNTY OF Douglas } SS.

On this 3rd day of August, 19 68, before me, a Notary Public within and for said County, personally appeared PAUL A. BADGER and DELPHA BADGER,
husband and wife to me known to be the persons described in and who executed the foregoing instrument, and acknowledged that they executed the same as their free act and deed; for the uses and purposes therein set forth;



Murray Hodge
MURRAY HODGE
Notary Public, Douglas County
State of Kansas
My Commission expires April 28, 1969

Recorded October 7, 1968 at 11:00 A. M.

Janice Beem Register of Deeds