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Loan No. 2909 THE UNDERSIGNED, Ronald J. Sprecker and Elva M. Sprecker

of Lawrence . County of Douglas . State of Kansas

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

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and the second

, to-wit:

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Reg. No. 3,866 Fee Paid \$60.00 . .

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Lot Twenty-four (24), in Block Seventeen (17), in Indian Hills No. 2 & Replat of Block Four (4) Indian Hills, an Addition to the City of Lawrence, as shown by the recorded plat thereof.

The Mortgagors understand and agree that this is a purchase money mortgage.

Together with all buildings, improvements, fixtures or apportenances now or hereafter errected thereon or placed therein, including all apparatus, equipment, fixtures arattrices, whether in single units or ("initially controlled, used to supply heat, gas, are conditioning, water, light, to lessers is customary or appropriate, including screens, window shades, storm denis and therein or therean, the furnishing of which by lessors beds, awpings, stores and water heaters (all of which are intended to be and are hereby declared to be a part of said real estate whether in placed, assigned, transferred and set over unto the Mortgage, whether now due or hereafter to be one due as provided herein. The Mortgagees is hereby subrogated to the rights of all mortgagees, lienholders and owners paid off by the proceeds of the loan hereby secured.

TO HAVE AND TO HOLD the said property, with said buildings, improvements, fixtures, apparentes, apparatus and equipment, unto said Montgagee forever, for the uses herein set forth, free from all rights and benefits under the homestead, exemption and valuation laws of any State, which said rights and benefits said Mortgagor does hereby release and waive.