

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 endorers 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.

Earl D. Trowbridge
EARL D. TROWBRIDGE As Witness Only

David Allen Trowbridge (SEAL)
DAVID ALLEN TROWBRIDGE Mortgagor

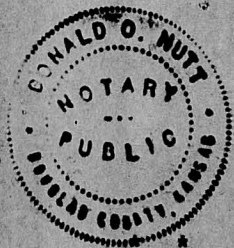
Lula M. Trowbridge
LULA M. TROWBRIDGE As Witness Only

Myra Mae Trowbridge (SEAL)
MYRA MAE TROWBRIDGE Mortgagor

Mortgagor (SEAL)

STATE OF Kansas
COUNTY OF Douglas } SS.

On this 12 day of Aug, 1970, before me, a Notary Public within and for said County, personally appeared DAVID ALLEN TROWBRIDGE and MYRA MAE TROWBRIDGE,
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;



(NOTARIAL SEAL)

Donald O. Nutt
Notary Public, Douglas County
State of Kansas
My Commission Expires 3/8/74

ATTENTION: RECORDER'S OFFICE:

Office of Register of Deeds County of Douglas State of Kansas

I hereby certify that the within Mortgage was filed in this office for record on the _____ day of _____, 19____ at _____ o'clock _____, and was duly recorded in _____ Document No. _____

By _____

THIS INSTRUMENT DRAFTED BY
SAMUEL SALTERMAN
700 FOSHAY TOWER
MINNEAPOLIS, MINN. 55402

Recorded November 9, 1970 at 9:47 A.M.

Janice Beam Register of Deeds