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STATE OF Kansas Douglas COUNTY, SS.  
BE IT REMEMBERED, That on this 13th day of November 1970  
before me, the undersigned, a Notary Public in and for the County and State aforesaid,  
came Robert L. Elder, president of Western Home Builders, Inc.,  
a corporation duly organized, incorporated and existing under and  
by virtue of the laws of Kansas, and Michael L. Jamison  
Secretary of said corporation, who are personally known to me to be such officers, and who are personally  
known to me to be the persons who executed, as such officers, the within instrument of writing on behalf  
of said corporation, and such persons duly acknowledged the execution of the same to be the act and deed of  
said corporation.

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

Janice Hammerschmitt  
Notary Public, Term expires June 16 1974

6th April 71  
Janice Beem

Recorded November 20, 1970 at 2:50 P.M.

Janice Beem Register of Deeds

USDA-FHA  
Form FHA 427-1 Kans.  
(Rev. 10-3-69)

Position 5

23179 BOOK 158

REAL ESTATE MORTGAGE FOR KANSAS  
(INSURED LOANS TO INDIVIDUALS)

KNOW ALL MEN BY THESE PRESENTS, Dated November 20, 1970

WHEREAS, the undersigned Donald R. Grammer and Ellen D. Grammer, husband  
and wife

residing in Douglas County, Kansas, whose post office

address is 319 East 19th Street, Lawrence, Kansas 66044  
herein called "Borrower," are (is) justly indebted to the United States of America, acting through the Farmers Home Administration, United  
States Department of Agriculture, herein called the "Government," as evidenced by one or more certain promissory note(s) or assumption  
agreement(s), herein called "note" (if more than one note is described below, the word "note" as used herein shall be construed as referring  
to each note singly or all notes collectively, as the context may require), said note being executed by Borrower, being payable to the order of  
the Government in installments as specified therein, authorizing acceleration of the entire indebtedness at the option of the Government upon  
any default by Borrower, and being further described as follows:

Date of Instrument	Principal Amount	Annual Rate of Interest	Due Date of Final Installment
November 20, 1970	\$14,000.00	7 1/4%	November 20, 2003

WHEREAS, the note evidences a loan to Borrower in the principal amount specified therein, made with the purpose and intention that the  
Government, at any time, may assign the note and insure the payment thereof pursuant to the Consolidated Farmers Home Administration Act  
of 1961, or Title V of the Housing Act of 1949; and

WHEREAS, when payment of the note is insured by the Government, it may be assigned from time to time and each holder of the insured  
note, in turn, will be the insured lender; and

WHEREAS, when payment of the note is insured by the Government, the Government will execute and deliver to the insured lender along  
with the note an insurance endorsement insuring the payment of all amounts payable to the insured lender in connection with the loan; and

WHEREAS, when payment of the note is insured by the Government, the Government by agreement with the insured lender set forth in the  
insurance endorsement may be entitled to a specified portion of the payments on the note, to be designated the "annual charge"; and

WHEREAS, a condition of the insurance of payment of the note will be that the holder will forego his rights and remedies against Borrower  
and any others in connection with the loan evidenced thereby, as well as any benefit of this instrument, and will accept the benefits of such  
insurance in lieu thereof, and upon the Government's request will assign the note to the Government; and

WHEREAS, it is the purpose and intent of this instrument that, among other things, at all times when the note is held by the Government,  
or in the event the Government should assign this instrument without insurance of the note, this instrument shall secure payment of the note;  
but as to the note and such debt shall constitute an indemnity mortgage to secure the Government against loss under its insurance endorsement  
by reason of any default by Borrower;

NOW, THEREFORE, in consideration of the loan(s) and (a) at all times when the note is held by the Government, or in the event the  
Government should assign this instrument without insurance of the payment of the note, to secure prompt payment of the note and any renewals  
and extensions thereof and any agreements contained therein, including any provision for the payment of an insurance or other charge, (b) at  
all times when the note is held by an insured lender, to secure performance of Borrower's agreement herein to indemnify and save harmless  
the Government against loss under its insurance endorsement by reason of any default by Borrower, and (c) in any event and at all times to  
secure the prompt payment of all advances and expenditures made by the Government, with interest, as hereinafter described, and the perfor-

mance of every covenant and agreement of Borrower contained herein or in any supplementary agreement, BORROWER DOES HEREBY  
MORTGAGE, ASSIGN, AND WARRANT TO THE GOVERNMENT THE FOLLOWING PROPERTY SITUATED IN

THE STATE OF KANSAS, COUNTY(IES) OF Douglas

Lots Forty-five (45) and Forty-six (46) in Media, as shown  
on the recorded plat of Media, now annexed to Baldwin City