

BOOK 159

23599

MORTGAGE

THIS INDENTURE, Made this 24th day of December, 1970, By and between
Harold D. Wilkins and Glenda K. Wilkins, his wife,
of Douglas County, Kansas, Mortgagee, and

THE FIDELITY INVESTMENT COMPANY,
under the laws of the State of Kansas, a corporation organized and existing
Mortgagee:

WITNESSETH, That the Mortgagee, for and in consideration of the sum of Eighteen Thousand and 00/100 -
Dollars (\$18,000.00),
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 Shawnee
State of Kansas, to wit:

Lot Three (3), in Block Seven (7), in Chaparral, an Addition
to the City of Lawrence, Douglas County, Kansas.

All wall to wall carpeting in the real estate

"The express enumeration of the foregoing items shall not be deemed
to limit or restrict the applicability of any other language des-
cribing in general terms other property intended to be covered
hereby."

TO HAVE AND TO HOLD the premises described, together with all and singular the tenements, hereditaments and
appurtenances thereunto belonging, and the rents, issues and profits thereof, and also all apparatus, machinery, fix-
tures, chattels, furnaces, heaters, ranges, mantles, gas and electric light fixtures, elevators, screens, screen doors,
awnings, blinds and all other fixtures of whatever kind and nature at present contained or hereafter placed in the build-
ings now or hereafter standing on the said real estate, and all structures, gas and oil tanks and equipment erected or
placed in or upon the said real estate or attached to or used in connection with the said real estate, or to any pipes or
fixtures therein for the purpose of heating, lighting, or as part of the plumbing therein, or for any other purpose apper-
taining to the present or future use or improvement of the said real estate, whether such apparatus, machinery, fixtures
or chattels have or would become part of the said real estate by such attachment thereto, or not, all of which apparatus,
machinery, chattels and fixtures shall be considered as annexed to and forming a part of the freehold and covered by
this mortgage, and also all the estate, right, title and interest of the Mortgagee of, in and to the mortgaged premises
unto the Mortgagee, forever.

And the Mortgagee covenants with the Mortgagee that he is lawfully seized in fee of the premises hereby conveyed,
that he has good right to sell and convey the same, as aforesaid, and that he will warrant and defend the title thereto
forever against the claims and demands of all persons whomsoever.

This mortgage is given to secure the payment of the principal sum of Eighteen Thousand and 00/100 -
Dollars (\$18,000.00),
as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by refer-
ence, payable with interest at the rate of eight and one-half per centum (8½%)
per annum on the unpaid balance until paid, principal and interest to be paid at the office of
The Fidelity Investment Company in Wichita, Kansas
or at such other place as the holder of the note may designate in writing, in monthly installments of
One Hundred Thirty Eight and 42/100 - Dollars
(\$138.42), commencing on the first day of January, 1971, and on the
first day of each month thereafter, until the principal and interest are fully paid, except that the final payment of prin-
cipal and interest, if not sooner paid, shall be due and payable on the first day of December, 2000.

The Mortgagee covenants and agrees as follows:

1. That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note, at the
times and in the manner therein provided. Privilege is reserved to pay the debt in whole, or in an amount equal to one
or more monthly payments on the principal that are next due on the note, on the first day of any month prior to maturi-
ty: *Provided, however*, that written notice of an intention to exercise such privilege is given at least thirty (30) days
prior to prepayment; and *provided further* that in the event the debt is paid in full prior to maturity and at that time it
is insured under the provisions of the National Housing Act, he will pay to the Mortgagee an adjusted premium charge
of one per centum (1%) of the original principal amount thereof, except that in no event shall the adjusted premium
exceed the aggregate amount of premium charges which would have been payable if the mortgage had continued to be
insured until maturity; such payment to be applied by the Mortgagee upon its obligation to the Secretary of Housing
and Urban Development on account of mortgage insurance.