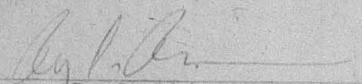
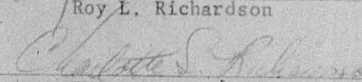


8. Mortgagor hereby waives, so far as lawfully may be, each and every benefit under the homestead, exemption, redemption, stay or appraisal laws of the State of Kansas. Should this instrument be executed by more than one person as Mortgagor, each and every obligation of Mortgagor herein set out shall be joint and several. Each and every provision hereof shall bind and inure to the benefit of the parties hereto and their respective assigns and successors in interest.

9. Mortgagor hereby agrees that Mortgagee may, at any time during the term of this mortgage, purchase mortgage guaranty insurance, and may apply for renewal of such mortgage guaranty insurance covering this mortgage. Mortgagor hereby agrees that, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, he will pay to Mortgagee on the first day of each month until said note is fully paid, an amount to provide Mortgagee with funds to pay mortgage guaranty insurance premiums one month prior to due date thereof. In the event of failure by the Mortgagor to pay such amounts to Mortgagee, such failure shall be considered a default, and all provisions of the mortgage and the note secured thereby with regard to default shall be applicable.

IN WITNESS WHEREOF, said Mortgagor has hereunto set his hand and seal the day and year first above written.

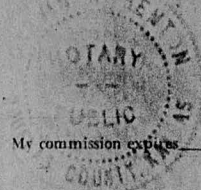

Roy L. Richardson (SEAL)

Charlotte S. Richardson (SEAL)

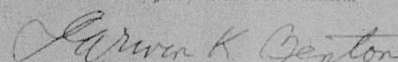
STATE OF KANSAS

COUNTY OF Douglas ss.

BE IT REMEMBERED that on this 1st day of April, 1971, before me the undersigned, a Notary Public in and for said county and state, personally appeared Roy L. Richardson and Charlotte S. Richardson, his wife, who is (are) personally known to me to be the same person(s) who executed the foregoing instrument, and duly acknowledged the execution of the same.

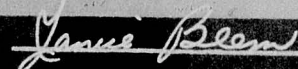
IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year last above written.




Darwin K. Benton
Notary Public in and for said County and State.

My commission expires June 28, 1974.

Recorded April 2, 1971 at 11:14 A.M.

 Register of Deeds

Reg. No. 5,531
Fee Paid \$225.00

MORTGAGE

24580 BOOK 160 (No. 52K)

The Outlook Printers, Publisher of Legal Blanks, Lawrence, Kansas

This Indenture, Made this 1st day of April, 1971 between
Stanley B. Byrne and Lynda Kay Byrne, husband and wife

of Lawrence, in the County of Douglas and State of Kansas
parties of the first part, and Kaw Valley State Bank, Eudora, Kansas

part y of the second part.

Witnesseth, that the said parties of the first part, in consideration of the sum of
Ninety thousand and no/100 DOLLARS
to them duly paid, the receipt of which is hereby acknowledged, have sold, and by
this indenture do GRANT, BARGAIN, SELL and MORTGAGE to the said part y of the second part, the
following described real estate situated and being in the County of Douglas and State of
Kansas, to-wit:

Lots 1, 2, 3, 4, 5, 6, 19 and 20, less the North
10 feet of said Lots 1 and 20, in Block 113, in
the City of Eudora, in Douglas County, Kansas