

State of Kansas, Shawnee County, ss.

BE IT REMEMBERED, That on this 22nd day of June, 1971, before me, the undersigned, a Notary Public in and for said County and State, came M. C. Morse, Vice President of the Prudential Investment Company a corporation, who is personally known to me to be the same person who executed the foregoing Assignment of Mortgage, and such person, duly acknowledged the execution of the same as the act and deed of said corporation.

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

Marie Hine
Marie Hine
Notary Public

(Term expires April 13, 1975)

Recorded June 23, 1971 at 12:05 P.M. *James Beam* Register of Deeds

Reg. No. 5,801
Fee Paid \$45.00

MORTGAGE BOOK 161 25633 22-2-T.W. Hall Litho. Co., Topeka

THIS INDENTURE, Made this 18th day of June 19 71

between Paul L. Cummings and Shirley A. Cummings, husband and wife

of Douglas County, in the State of Kansas, as mortgagor.

and THE WELLSVILLE BANK, WELLSVILLE, KANSAS

of Franklin County, in the State of Kansas, as mortgagee.

WITNESSETH, That in consideration of the sum of EIGHTEEN THOUSAND AND NO/100 and 100 DOLLARS, the receipt of which is hereby acknowledged, said mortgagor s do hereby mortgage and warrant unto said mortgagee heirs, successors and assigns, all of the following described Real Estate situated in Douglas County, and State of Kansas to wit:

Lots 34,36,38,40,42 and 44 on Baker Street, and Lots 39,41 and 43 on Chapel Street, in Baldwin City, Kansas

Said mortgagors do hereby covenant and agree that at the delivery of this instrument they are the lawful owner s of the premises above granted, and seized of a good and indefeasible estate of inheritance therein, free and clear of all incumbrances except

and that they will warrant and defend the same against all claims whatsoever.

TO HAVE AND TO HOLD THE SAME, Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining, forever.

Said mortgagors hereby agree to pay all taxes and assessments levied on said premises before any penalties or costs shall accrue on account thereof, and to keep said premises insured in favor of mortgagee in the sum of at least FIFTEEN THOUSAND AND NO/100 DOLLARS in an insurance company satisfactory to mortgagee.

This mortgage is executed to secure payment of the sum of \$ EIGHTEEN THOUSAND AND NO/100 Dollars advanced by mortgagee to mortgagor s, with interest, and such charges as may become due to mortgagee under the terms of the note hereby secured, which note is hereby made a part hereof, and which is to be paid by mortgagor s to mortgagee with interest at 8 1/2 % per annum as follows:

It is the intention and agreement of the parties that this mortgage also secures any future advancements made to mortgagors, or either or any of them, by mortgagee and all indebtedness in addition to the above amount which mortgagors, or either or any of them, may owe to mortgagee, however evidenced, whether by note, book account or otherwise. This mortgage shall remain in full force and effect until all amounts due hereunder, including future advancements, are paid in full, with interest. Upon the maturing of the indebtedness for any cause, the total debt on such additional loans, if any, with interest, shall at the same time and for the same specified causes be considered matured, and shall be collectible out of the proceeds of sale through foreclosure or otherwise.

Mortgagor s shall pay all costs, charges and expenses reasonably incurred or paid at any time by mortgagee, including abstract or title insurance expenses, because of the failure of mortgagor s to comply with the provisions of said note and this mortgage, and the same are hereby secured by this mortgage.

The failure of mortgagee to assert any of its rights hereunder at any time shall not be construed as a waiver of its right to assert the same at a later date, and to enforce strict compliance with all of the terms and provisions of said note and of this mortgage.

If said mortgagors shall pay or cause to be paid to said mortgagee heirs, successors or assigns, said sum of money hereby secured, together with the interest thereon, and all future advancements with interest thereon, according to the terms and tenor of the same, then these presents shall be wholly discharged and void; and otherwise shall remain in full force and effect. But if said sum or sums of money, or any part thereof, or any interest thereon, is not paid when the same is due, or if the taxes and assessments of every nature which are or may be assessed and levied against said premises, or any part thereof, are not paid when the same are by law made due and payable, or if insurance premiums are not paid when due, then the whole of said sum or sums, and interest thereon, shall become due and payable at the option of the holder hereof, and said mortgagee shall be entitled to the possession of said premises.

This mortgage shall extend to and be binding upon the heirs, executors, administrators, successors and assigns of the respective parties.

IN WITNESS WHEREOF, said mortgagor s have hereunto set their hands the day and year first above written.

Paul L. Cummings
Paul L. Cummings
Shirley A. Cummings
Shirley A. Cummings
Mortgagor