

VA Form 26-4314 (Home Loan)  
Rev. Jan. 1961. Use optional  
Section 1510, Title 38, U.S.C.  
Acceptable to Federal National  
Mortgage Association.

KANSAS

BOOK 161 260-4 MORTGAGE

THIS INDENTURE, Made this 16th day of July, 1971, by and between  
of Charles Edward Hutchens and Sharon L. Hutchens, his wife  
Douglas County, Kansas, Mortgagor, and

THE FIDELITY INVESTMENT COMPANY

under the laws of the State of Kansas, a corporation organized and existing  
Mortgagee:

WITNESSETH, That the Mortgagor, for and in consideration of the sum of Sixteen Thousand Three  
Hundred and no/100 - - - - - Dollars (\$16,300.00), 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 property, situated in the county of Douglas  
State of Kansas, to wit:

Lot 8, in Block 1, in Edgewood Park, an Addition to the City  
of Lawrence, as shown by the recorded plat thereof, in Douglas  
County, Kansas.

together with the tenements, hereditaments and appurtenances thereunto belonging, and the rents, issues  
and profits thereof (provided, however, that the Mortgagor shall be entitled to collect and retain the said  
rents, issues, and profits until default hereunder) and all fixtures now or hereafter attached to or used  
in connection with the premises herein described and in addition thereto the following household appli-  
ances, which are, and shall be deemed to be, fixtures and a part of the realty, and are a portion of the  
security of the indebtedness herein mentioned:

To HAVE AND TO HOLD the above described property unto the Mortgagee, forever.

Mortgagor covenants with the Mortgagee that he is lawfully seized in fee of the premises hereby  
conveyed (or has such other estate as is stated hereinbefore), that he has good right to sell and convey  
the same, as aforesaid, and that he will warrant and defend the aforesaid title thereto against the claims  
and demands of all persons whomsoever.

This mortgage is given to secure the payment of the principal sum aforesaid as evidenced by a cer-  
tain promissory note of even date herewith, the terms of which are incorporated herein by reference,  
payable with interest at the rate of seven per centum ( 7 %) 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 delivered or mailed to the Mort-  
gagor, in monthly installments of One Hundred Eight and 45/100 Dollars (\$108.45),  
commencing on the first day of September, 1971, and continuing on the first day of each month  
thereafter, until said note is fully paid, except that, if not sooner paid, the final payment of principal and  
interest shall be due and payable on the 15th day of August, 2001.

The Mortgagor covenants as follows:

1. 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 prepay at any time, without  
penalty or forfeiture, the principal of and interest on the indebtedness evidenced by the said note, in whole or in part,  
in accordance with the Amortization Schedule on the first day of any month.
2. Together with, and in addition to, the monthly payments of principal and interest payable under  
the terms of the note secured hereby, the Mortgagor will pay to the Mortgagee as trustee (under the  
terms of this trust as hereinafter stated) until the said note is fully paid:
  - (a) A sum equal to the ground rents if any and the taxes and special assessments next due on the  
premises covered by this mortgage, plus the premiums that will next become due and payable  
on policies of fire and other hazard insurance on the premises covered hereby (all as estimated  
by the Mortgagee, and of which the Mortgagor is notified), less all sums already paid therefor,  
divided by the number of months to elapse before one month prior to the date when such  
ground rents, premiums, taxes and assessments will become delinquent, such sums to be held  
by Mortgagee in trust to pay said ground rents, premiums, taxes and special assessments,  
before the same become delinquent.
  - (b) The aggregate of the amounts payable pursuant to subparagraph (a) and those payable on the  
note secured hereby, shall be paid in a single payment each month, to be applied to the follow-  
ing items in the order stated:
    - (i) ground rents, if any, taxes, assessments, fire and other hazard insurance premiums;
    - (ii) interest on the note secured hereby; and
    - (iii) amortization of the principal of said note.

Any deficiency in the amount of such aggregate monthly payment shall, unless made good by  
the Mortgagor prior to the due date of the next such payment, constitute an event of default  
under this mortgage. At Mortgagee's option, Mortgagor will pay a "late charge" not exceed-