6. In the event of the passage after the date of this instrument of any law deducting from the value of the land for the purpose of taxation any lien thereon, or providing or changing in any way the laws now in force for the taxation of mortgages or debts secured thereby, for state or local purposes or the manner of the collection of any such taxes so as to <u>affect</u> the interest of the Mortgagee, the whole sum secured by this instrument with interest thereon, at the option of the Mortgagee shall immediately become due, payable and collectible without notice.

7. This mortgage shall also secure additional loans hereafter made by the then holder of the note secured here-by to the then owner of the real estate described herein, provided that no such additional loan shall be made if the mak-ing thereof would cause the total principal indebtedness secured hereby to exceed the amount of the original principal indebtedness stated herein. Each such additional loan shall be evidenced by a note or other evidence of indebtedness identifying such additional loan as part of the indebtedness secured hereby, and shall mature not later than the then maturity date of the original indebtedness secured hereby. Nothing herein contained shall imply any obligation on the part of any holder of said note to make any such additional loan.

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 does hereby covanent and agree that upon transfer of title to the real property mortgaged to secure payment of the indebtedness evidenced by a certain promissory note of Carl Hird, Jr. and Irene M. Hird, his wife, for \$21,000.00, dated August 12, 1971, payable to Mortgagee or order, the entire balance remaining due here-under may, at the option of Mortgagee, be declared due and payable at once.

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

STATE OF KANSAS

OUNTY OF ____ Douglas

BE IT RESTEMBERED that on this 12th day of <u>August</u> <u>19</u> 7 resigned a very Public in and for said county and state, personally appeared <u>Carl Hird, Jr. and</u> <u>Frene M. Hird, his wife</u>, who is (arc) personally known to me to be the sar and the forgoing statument, and duly acknowledged the execution of the same. 71, before me the

have hereunto set my hand and affixed my official seal the day and year last above written

Naomi L. Adams

Carl Hird,

Trene M. Hird

__(SEAL)

Recorded August 13, 1971 at 3.:30 P.M.

My commission expires February 10, 1973