

or increased interest rate shall constitute a default, and said Lender may, at its option, then declare all remaining principal and accrued interest of said note immediately due and payable and foreclose this mortgage.

The Borrower may, by agreement with said Lender, obtain additional advances from the Lender for any purpose whatsoever, whether specified herein or not, and such advances shall become a part of the principal balance of said note, and shall be a lien on the property mortgaged to secure said note, and shall be repaid in accordance with the terms of said agreement, either in separate payments or as a part of the monthly payments provided for herein.

In the event of any default in the conditions or provisions of said note, said Lender may, at its option, and without notice, declare the whole amount of the indebtedness to be immediately due and payable, and may foreclose this mortgage. In case of any default, the balance of the indebtedness shall draw interest at 10% per annum from the beginning of such default until paid. Any principal prepayment in excess of 20% of the original principal within five years from the date hereof shall be subject to a prepayment penalty of not more than 90 days interest on the amount prepaid, except that any prepayment resulting from the refinancing of said note by said Lender to a new mortgage shall be exempt from said penalty. No prepayment penalty shall be charged if payment in full is made after five years from date. Any principal payments in full entitles said Lender to interest to at least the following monthly due date.

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

If said Borrower shall cause to be paid to Lender the entire amount due it hereunder and under the terms and provisions of said note secured hereby, including future advances, and any extensions or renewals hereof, in accordance with the terms and provisions thereof, and comply with all the provisions in said note and in this mortgage contained, then these presents shall be void; otherwise, declare the whole of said note due and payable and have foreclosure of this mortgage or take any other legal action to protect its rights, and from the date of such default all items of indebtedness of said note shall draw interest at the rate of 10% per annum. Appraisal and all benefits of homestead and exemption laws are hereby waived.

The Borrower has executed a note secured by this mortgage as of this date and said note is, by this reference made, a part hereof as though fully set out herein and this mortgage and said note shall be read together and shall constitute the contract between the parties hereto.

This mortgage shall extend to and bind the respective heirs, executors, administrators, successors and assigns of the parties herein. It is understood and agreed that this is a purchase money mortgage.

WITNESS signature(s) of Borrower the day and year first above written.

STATE OF KANSAS

COUNTY OF Douglas

BE IT REMEMBERED, that on this 2nd day of September A. D. 1971 before me, the undersigned, a Notary Public in and for the County and State aforesaid, came Richard J. Holzmeister and Marjorie J. Holzmeister, his wife

known to me to be the same person(s) who executed the within instrument of writing, and such person(s) duly acknowledged the execution of the same.

IN TESTIMONY WHEREOF, I have hereunto set my hand and Notarial Seal the day and year last above written.



September 30, 1972

Reba J. Bryant
Notary Public

Recorded September 2, 1971 at 2:26 P.M.

Janice Beem Register of Deeds

PARTIAL RELEASE OF MORTGAGE

(No. 31)

Bovis Legal Blanks, Cash Stationery Co., Lawrence, Kansas

BOOK 162

26678

STATE OF KANSAS, Douglas COUNTY, SS.

KNOW ALL MEN BY THESE PRESENTS, That I, Donald O. Nutt, President of the Baldwin State Bank, Baldwin City, Kansas of the County and State aforesaid, do hereby certify, that a certain Indenture of Mortgage dated July 1 1967, made and executed by William R. Keller and Mary Estelle Keller, husband and wife

of the first part, to The Baldwin State Bank, Baldwin City, Kansas of the second part, and recorded in the office of the Register of Deeds of Douglas County, in the State of Kansas, in Volume 147, page 74, on the 5th day of July 1967

is as to The South Half of Lots 72 and 74 on Fremont Street in the City of Baldwin City, Kansas

in Douglas County, Kansas, FULLY PAID, SATISFIED, RELEASED, DISCHARGED.

This release is given on the express terms and condition that it shall in no wise affect the lien of the above mentioned mortgage, but shall only be construed as a release from the lien of said mortgage as to the land above described.

Witness hand day of August



By Donald O. Nutt President