

transfer fee of \$75.00 for its services in making all required changes in its books, papers and records, and a fee not to exceed 1% of the then unpaid principal as consideration to said Lender as waiver of its contract right to accelerate said note and foreclose this mortgage. At the time of such acceptance of the assuming grantee by Lender, said Lender may increase the interest rate up to but not to exceed the then current rate being charged by the Lender on similar new loans, upon giving sixty (60) days notice in writing. In that event, the then owner of the property mortgaged to secure said note may, at his option, pay off the entire balance remaining due, and the Lender shall not assess any prepayment penalty. Failure to pay such transfer or waiver of acceleration fee 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 prepayments 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 mortgagor 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 payment 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 to remain in full force and effect, and Lender shall be entitled to the immediate possession of all said premises and may, at its option, 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 hereto. It is understood and agreed that this is a purchase money mortgage.

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

Arnold L. Johnson

STATE OF KANSAS

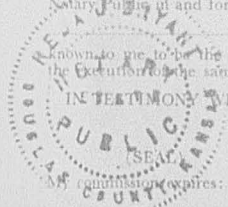
COUNTY OF DOUGLAS

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 Arnold L. Johnson, a single man

who is personally

known to me to be the same person who executed the within instrument of writing, and such person 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.



Reba J. Bryant

My commission expires: September 30, 1972.

Recorded September 2, 1971 at 4:53 P.M.

James Beers

Register of Deeds

Reg. No. 6,064

Fee Paid \$43.75

26688

Mortgage

BOOK 162

Loan No. DC-3273

THE UNDERSIGNED,

Kent T. Rhodes and Kathe S. Rhodes, husband and wife

of Lawrence County of Douglas State of Kansas

hereinafter referred to as the Mortgagor, does hereby mortgage and warrant to

THE LAWRENCE SAVINGS ASSOCIATION

a corporation organized and existing under the laws of

THE STATE OF KANSAS

hereinafter referred to as the Mortgagee, the following real estate

in the County of Douglas in the State of Kansas to-wit:

Beginning 1284.3 feet South and 370.76 feet West of the Northeast corner of the Northwest Quarter of Section 18, Township 14 South, Range 20 East of the Sixth Principal Meridian; thence West 255.7 feet; thence North 29° 30' East 271.26 feet; thence East 255.7 feet; thence South 29° 30' West 271.26 feet to the point of beginning; in Douglas County, Kansas, subject to all public roadways.

The Mortgagors understand and agree that this is a purchase money mortgage.

Together with all buildings, improvements, fixtures or appurtenances now or hereafter erected thereon or placed therein, including all apparatus, equipment, fixtures or articles, whether in single units or centrally controlled, used to supply heat, gas, air conditioning, water, light, power, refrigeration, ventilation or other services, and any other thing now or hereafter therein or thereon, the furnishing of which by lessors to lessees is customary or appropriate, including screens, window shades, storm doors and windows, floor coverings, screen doors, in-a-door beds, awnings, stoves and water heaters, all of which are intended to be and are hereby declared to be a part of said real estate whether physically attached thereto or not; and also together with all easements and the rents, issues and profits of said premises which are hereby pledged, assigned, transferred and set over unto the Mortgagee, whether now due or hereafter to become due as provided herein. The Mortgagee is hereby subrogated to the rights of all mortgages, lienholders and owners paid off by the proceeds of the loan hereby secured.

TO HAVE AND TO HOLD the said property, with said buildings, improvements, fixtures, appurtenances, apparatus and equipment, unto said Mortgagee forever, for the uses herein set forth, free from all rights and benefits under the homestead, exemption and valuation laws of any State, which said rights and benefits said Mortgagor does hereby release and waive.