This mortgage is given to secure payment of a promissory note of which the following is a true copy:

PROMISSORY NOTE WITH SECURITY AGREEMENT

LENDER (SECURED PARTY): name	address	branch number	DEBTORS: name	address and zip code
S.I.C. Finance-Loans of Lawrence, Inc.	946 Mass., Lawrence, Kansas 66044	112	Gilby, Jackie Lee & Patricia June	1727 W. 26th, Lawrence, Kansas 66044

DATE OF LOAN	Finance Charge begins.	DUE DATE OF PAYMENTS: FIRST	OTHERS: SAME DAY OF EACH MONTH	FINAL
9/13/71	9/16/71	10/16/71		9/16/76

AMOUNT FINANCED	FINANCE CHARGE	ANNUAL PERCENTAGE RATE	TOTAL OF PAYMENTS	PAYABLE IN CONSECUTIVE MONTHLY INSTALLMENTS	FIRST INSTALLMENT	OTHERS
$5906.53	$2214.95	13.32 %	$8121.00	60	$135.35	$135.35

The "FINANCE CHARGE" above includes the following amount for extending the first installment beyond 30 days: $ 0

In consideration of Lender advancing to and for the benefit of Debtor, whether one or more, the "Amount Financed" above stated, the undersigned, jointly and severally if more than one, promises to pay to the order of Lender at its office in the city designated above, the amount designated above as "Total of Payments" in accordance with the schedule of payments and the first and final installment above set out. Such "Total of Payments" includes interest computed, at the above stated "Annual Percentage Rate" which does not exceed $2,100, at a rate not in excess of 1½% per month on that part of the amount financed not in excess of $500 and 1% per month on any remainder of the amount financed, or, if the above stated "Amount Financed" exceeds $2,100.00, at a rate not in excess of $10.00 per $100.00 per year or 1.00% per month on that part of the amount financed not in excess of $1,000 and $8.00 per $100.00 per year or 1.20% per month on that part of the amount financed exceeding $1,000.00. The rate of charge as stated herein shall continue for six months after the maturity date of the final installment and thereafter shall be 10% per annum on the unpaid principal balance. Failure to pay any installment of the amount financed or interest when due, or default in any of the covenants or conditions herein contained, shall, without notice, at the election of Lender, mature the whole amount remaining unpaid hereon, and the same shall be forthwith due and payable.

DEFAULT CHARGE: Each installment delinquent for a period of not less than 10 days shall bear one delinquency charge of 5% of the installments or $3.50, whichever is the lesser, at the option of the holder hereof.

DEFERMENT CHARGE: If the payment date of each wholly unpaid installment on which no charge for default has been collected is deferred as of installment date for one or more full months and the maturity of the contract is extended for a corresponding period of time, additional interest may be collected for such deferment. The interest for such deferment shall not exceed the difference between the refund which would be required for prepayment in full as of the scheduled due date of the first of the deferred installments and the amount which would be required for prepayment in full as of one month prior to such date multiplied by the number of months in the deferment period.

PREPAYMENT: If this loan is paid in full by cash, a new loan, refinancing or otherwise prior to maturity or more than one full installment due date, Debtor shall receive a rebate of the precomputed finance charge based upon the Rule of 78ths, after first deducting additional charges equal to one month's interest for each month or fraction thereof of the amount of interest which would be applicable to a full installment period of one month for each extra day by which the first installment due date extends beyond the date one month from the date the loan was made. If the above stated amount financed is $3,500 or less and partial prepayment equal to one full installment or more is made on the full monthly payment date before the amount is scheduled to be due, the precomputed finance charges are subject to recomputation as provided by Section 16-207(d) of the Kansas Consumer Loan Act.

Extension of the time of all or any part of the amount owing hereon, or any variation, modification or waiver of any term or condition hereof at one time or times shall not affect the liability of any party hereto or co-maker, endorser, guarantor or surety hereof, it being the intent of all parties to this note that they shall continue jointly or severally, absolutely liable for payment of the aforesaid indebtedness until the same is actually paid in full. Co-makers, endorsers, guarantors, sureties, and all parties hereto severally waive notice of acceptance, presentment for payment, demand, protest and notice of demand, nonpayment and protest of this note.

SECURITY: To secure payment of the aforesaid obligation, all future advances made by Secured Party for taxes, levys, and insurance on said collateral, and all other money heretofore or hereafter advanced by Secured Party to or for the account of the Debtor, Debtor, whether one or more, hereby grants to above named Secured Party a security interest in the following described property:

Year Model	N or U	Trade Name	Body Type	Identification No.	No. Cyls.
1965	U	Chevrolet	½ Ton P/U	Ser# C15455J112669	8
1969	U	Cab over Camper Excel.	9 ft.	Ser.# 2241	

1 gold chair, 2 br. chair, 1 divan, 1 lamp, 1 table, 1 end table 1-2 door table, 2 blue lamps, 1-7pc dinette, 1-2pc br. suite, 2 single beds, 1 dresser, 1 white baby bed, 1 chest drawers, 1 gun cabinet, 2 lamps, 1 signature refrig. 1 Westinghouse Color port TV, 1 Airline console Stereo 1 Magnavox Color Console,1 Vinyl chair, 1 vinyl divan, 2 wal. lamps, 1 coffee table, 2-3 level-end table, 1 pole lamp, 1 Maple Hutch, 1 Blonde BW TV. Also secured by a mortgage on real estate dated 9/13/71.

together with all replacements and substitutions thereof, and all improvements, now or hereafter installed in, affixed to or used in connection with said property; and all other consumer goods of a similar kind hereafter acquired by Debtor, as well as all other consumer goods acquired by Debtor. Proceeds of collateral are also covered; however, such shall not be construed to mean that the Secured Party consents to any sale of such collateral.

FURTHER COVENANTS AND CONDITIONS OF THIS AGREEMENT ARE SET FORTH ON THE REVERSE SIDE HEREOF.

S.I.C. Finance-Loans of Lawrence, Inc. — Secured Party

By [signature]

Form 1886 K

Jackie Lee Gilby — Debtor

Patricia June Gilby — Debtor

Filing Copy

(Attach copy of promissory note)

This mortgage is also given to secure payment of any sum or sums of money which Mortgagee by agreement with Mortgagor may loan or advance to the Mortgagor at the date hereof or from time to time, with interest, and this mortgage is also given to secure payment of any other indebtedness, by whatsoever manner acquired, direct or contingent, that Mortgagee now holds or may acquire against the Mortgagor, provided that such loan or advancement is made or such indebtedness is acquired prior to the recorded release or discharge of this mortgage.

The Mortgagors hereby agree to pay all taxes assessed on said property before any penalties or costs accrue thereon and also agree to keep said property insured in favor of the Mortgagee in an amount satisfactory to Mortgagee; in default whereof the Mortgagee may pay the taxes and accruing penalties, interest and costs, and may insure the same at the expense of the Mortgagors, and the expense of such taxes and accruing penalties, interest and costs, and insurance, shall from the date of payment thereof become an additional lien under this mortgage on the above described property, and shall bear interest at the rate of Ten Percent (10%) per annum until paid to the Mortgagee.

This mortgage shall be void if all payments are made as provided in said note and in this mortgage and if all other sums of money advanced by Mortgagee to or for the benefit of Mortgagor from time to time prior to the recorded release or discharge of this mortgage have been fully paid. Time is of the essence. If default is made in any such payment, then the whole of the principal secured by this mortgage, with interest, shall become immediately due and payable, at the option of the Mortgagee; and it shall be lawful for the Mortgagee at any time thereafter to take possession of said property and foreclose and sell the same, or any part thereof, in the manner prescribed by law, appraisement of said property and all benefits of the Homestead, Exemption and Stay Laws of the State of Kansas being hereby expressly waived by the Mortgagors.

IN WITNESS WHEREOF, the Mortgagors have hereunto subscribed their names on the day and year first above written.

Jackie Lee Gilby

Patricia June Gilby

Mortgagors

STATE OF KANSAS

COUNTY OF Douglas } ss.

BE IT REMEMBERED, that on this 13 day of September 1971, before me, the undersigned, a Notary Public in and for the County and State aforesaid, came Jackie Lee Gilby & Patricia June Gilby (Husband & Wife) to me personally known to be the same persons who executed the within instrument of writing, and such persons duly acknowledged the execution of the same.

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

FRANK W. MARZOLF NOTARY PUBLIC STATE WIDE DOUGLAS COUNTY KANSAS

Frank W. Marzolf Notary Public

My commission expires: Octo 13 1974

Form No. K-311 (Rev. 12-69).

Recorded September 16, 1971 at 10:38 A.M. Jennie Beem Register of Deeds