

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 affect 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 hereby to the then owner of the real estate described herein, provided that no such additional loan shall be made if the making 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 hereby agrees that Mortgagee may, at any time during the term of this mortgage, purchase mortgage guaranty insurance, and may apply for renewal of such mortgage guaranty insurance covering this mortgage. Mortgagor hereby agrees that, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, he will pay to Mortgagee on the first day of each month until said note is fully paid, an amount to provide Mortgagee with funds to pay mortgage guaranty insurance premiums one month prior to due date thereof. In the event of failure by Mortgagor to pay such amounts to Mortgagee, such failure shall be considered a default, and all provisions of the mortgage and the note secured thereby with regard to default shall be applicable.

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

Carroll E. Redwine (SEAL)
Carroll E. Redwine

Shirley J. Redwine (SEAL)
Shirley J. Redwine

STATE OF KANSAS

COUNTY OF Douglas

BE IT REMEMBERED that on this 5th day of October, 19 71, before me the undersigned, a Notary Public in and for said county and state, personally appeared Carroll E. Redwine and Shirley J. Redwine, his wife, who is (are) personally known to me to be the same person(s) who executed the foregoing instrument, and duly acknowledged the execution of the same.

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

Darwin K. Benton
Darwin K. Benton
Notary Public in and for said County and State

My commission expires

June 28, 1974.

Recorded October 5, 1971 at 2:46 P.M.

Janice Beem Register of Deeds
By: Lorene Davison, Deputy