

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 compliance of the assuming grantee by Lender, said Lender may increase the interest rate up to writing. In that event, the then owner of the property mortgaged to secure said note may, at his option, pay off the entire balance 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 first payment 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, prepayments in excess of 10% 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 payment in full shall entitle said Lender to interest 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 its 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 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.

J. W. Campbell
J. W. Campbell

STATE OF KANSAS

COUNTY OF DOUGLAS

BE IT REMEMBERED, that on this 27th day of October A.D. 1971, before me, the undersigned, a Notary Public in and for the County and State aforesaid, came J. W. Campbell, a Single Man

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.



September 30, 1972.

Reba J. Bryant

COUNTY OF

BE IT REMEMBERED, that on this day of A.D. 1971, before me, the undersigned, a Notary Public in and for the County and State aforesaid, came

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.

Recorded October 27, 1971 at 3:01 P.M.

Janice Beem Register of Deeds
By: Sue Neustifter, Deputy