

VA Form 26-2214 (Home Loan)  
Rev. Jan. 1963. Use optional  
Section 1810, Title 38, U.S.C.  
Acceptable to Federal National  
Mortgage Association.

KANSAS

BOOK 162 27398 MORTGAGE 27467 BOOK 163

THIS INDENTURE, Made this 1st day of November, 1971, by and between  
Joel Clyde Freed and Barbara A. Freed, his wife  
of Douglas County, Kansas, Mortgagee, and  
THE FIDELITY INVESTMENT COMPANY  
under the laws of the State of Kansas, a corporation organized and existing  
Mortgagee:

WITNESSETH, That the Mortgagor, for and in consideration of the sum of Twelve Thousand Two  
Hundred Fifty and no/100 - - - - Dollars (\$12,250.00), the receipt of which is hereby  
acknowledged, does by these presents mortgage and warrant unto the Mortgagee, its successors and  
assigns, forever, the following-described property, situated in the county of DOUGLAS  
State of Kansas, to wit:

Lot 15, in The Moramar Addition, an Addition in the City of Lawrence,  
in Douglas County, Kansas.

All wall to wall carpeting in the real estate.

"The express enumeration of the foregoing items shall not be  
deemed to limit or restrict the applicability of any other  
language-describing in general terms other property intended  
to be covered hereby."

together with the tenements, hereditaments and appurtenances thereunto belonging, and the rents, issues  
and profits thereof (provided, however, that the Mortgagor shall be entitled to collect and retain the said  
rents, issues, and profits until default hereunder) and all fixtures now or hereafter attached to or used  
in connection with the premises herein described and in addition thereto the following household appli-  
ances, which are, and shall be deemed to be, fixtures and a part of the realty, and are a portion of the  
security of the indebtedness herein mentioned:

To HAVE AND TO HOLD the above described property unto the Mortgagee, forever.

Mortgagor covenants with the Mortgagee that he is lawfully seized in fee of the premises hereby  
conveyed (or has such other estate as is stated hereinbefore), that he has good right to sell and convey  
the same, as aforesaid, and that he will warrant and defend the aforesaid title thereto against the claims  
and demands of all persons whomsoever.

This mortgage is given to secure the payment of the principal sum aforesaid as evidenced by a cer-  
tain promissory note of even date herewith, the terms of which are incorporated herein by reference,  
payable with interest at the rate of seven per centum (7 %) per annum on the unpaid  
balance until paid, principal and interest to be paid at the office of  
The Fidelity Investment Company in Wichita, Kansas  
or at such other place as the holder of the note may designate in writing delivered or mailed to the Mort-  
gagor, in monthly installments of Eighty One and 51/100 - - - - Dollars (\$81.51),  
commencing on the first day of December, 1971, and continuing on the first day of each month  
thereafter, until said note is fully paid, except that, if not sooner paid, the final payment of principal and  
interest shall be due and payable on the first day of November, 2001.

The Mortgagor covenants as follows:

1. He will promptly pay the principal of and interest on the indebtedness evidenced by the said note,  
at the times and in the manner therein provided. Privilege is reserved to prepay at any time, without  
penalty or for the payment of any interest, not less than the amount of any installment, or  
one hundred dollars (\$100.00), whichever is less, in accordance with the Amortization Schedule  
on the first day of any month.
2. Together with, and in addition to, the monthly payments of principal and interest payable under  
the terms of the note secured hereby, the Mortgagor will pay to the Mortgagee as trustee (under the  
terms of this trust as hereinafter stated) until the said note is fully paid:
  - (a) A sum equal to the ground rents if any and the taxes and special assessments next due on the  
premises covered by this mortgage, plus the premiums that will next become due and payable  
on policies of fire and other hazard insurance on the premises covered hereby (all as estimated  
by the Mortgagee, and of which the Mortgagor is notified), less all sums already paid therefor,  
divided by the number of months to elapse before one month prior to the date when such  
ground rents, premiums, taxes and assessments will become delinquent, such sums to be held  
by Mortgagee in trust to pay said ground rents, premiums, taxes and special assessments,  
before the same become delinquent.
  - (b) The aggregate of the amounts payable pursuant to subparagraph (a) and those payable on the  
note secured hereby, shall be paid in a single payment each month, to be applied to the follow-  
ing items in the order stated: