

MORTGAGE RECORD No. 43.

MORTGAGE Standard Form, JOURNAL CO., Printers, Binders and Blank Book Makers, Lawrence, Kan.

This Indenture, Made this eighth day of July in the year of our Lord, Nineteen Hundred
and seven, between Celia E. Cummings (formerly Celia E. Gibson)
and James T. Cummings, her husband, residence in the County of
Douglas and State of Kansas, of the first part, and
Wm. T. Sinclair, of the second part:

Witnesseth, That the said parties of the first part, in consideration of the sum of
Eight Hundred (\$800.) Dollars,
to him duly paid, the receipt of which is hereby acknowledged, have sold, and by these presents do grant, bargain, sell and mortgage
to the said party of the second part his heirs and assigns, forever, all that tract or parcel of land situated in the County of Douglas,
and State of Kansas, described as follows, to wit:

Commencing on the east side of Indiana Street, at a point 50 feet North of the southwest corner of Lot 10, in Block 20, Forty (40) in that part of the City of Lawrence known as West Lawrence, as per plat filed Sept. 29, 1867, in the office of the Clerk of the District Court in and for said Douglas County, in said State of Kansas, between Mary A. Walker, etc., thence running North 55 degrees East 100 feet, then South 55 feet, thence West 100 feet to the place of beginning.
Said parties of the first part hereby agree to maintain insurance of \$100. on the buildings now or to be erected in said premises, for the benefit of said second party, his heirs and assigns forever, during the existence of this loan.

with all the appurtenances, and all the estate, title and interest of the said party of the first part therein. And the said
Celia Cummings & James T. Cummings do hereby covenant and agree that

at the delivery hereof they are the lawful owners of the premises, above granted, and seized of a good and indefeasible estate of inheritance therein, free and clear of all incumbrances and that they will warrant & defend the same in the quiet and peaceable possession of said second party, his heirs and assigns forever
to all persons lawfully claiming them. This Grant is intended as a Mortgage to secure the payment of the sum of
Eight Hundred Dollars.

according to the terms of one certain mortgage note, this day executed
and delivered by the said parties of the first part to the said party of the second part
due in five years from date, with interest from date to maturity, evidenced by aforesaid note, and interest after maturity, default, at the rate of 12% per annum until fully paid
in case of legal action, to be taken for collection of the same, and this conveyance shall be void if such payments be made as herein specified. But if default be made in such payment, or any part thereof, or interest thereon, or the taxes, or if the insurance is not kept up thereon, then this conveyance shall become absolute, and the whole amount shall become due and payable, and it shall be lawful for the said party of the second part, his executors, administrators and assigns, at any time thereafter to sell the premises hereby granted, or any part thereof, in the manner prescribed by law; and out of all the moneys arising from such sales to retain the amount then due for principal and interest, together with the cost and charges of making such sales, and the overplus, if any there be, shall be paid by the party of the second part, making such sale, on demand, to said parties of the first part, their heirs and assigns.

IN WITNESS WHEREOF, The said parties of the first part have hereunto set their hands and seals the day and year first above written.

Signed, Sealed and Delivered in Presence of

Celia E. Cummings [SEAL.]

James T. Cummings [SEAL.]

[SEAL.]

STATE OF KANSAS,
County of Douglas ss.

BE IT REMEMBERED, That on this 8th day of July A. D. 1907, before me

the undersigned Notary Public in and for said County and State, came
Celia E. Cummings (formerly Celia E. Gibson) and
James T. Cummings, her husband, to me personally known to be the same
person who executed the foregoing instrument and duly acknowledged the execution of the same.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal on the day and
year last above written
My Commission Expires October 15, 1909.

Filed for Record the

9 day of July

A. D. 1907, at 9th o'clock A. M.

C. S. Hawk Notary Public.
C. S. Hawk Register of Deeds
C. S. Hawk Deputy.