This Indenture, Made this first day of July 1912, by and between J. E. Shuck and Rose E. Shuck, his wife of Lawrence County of Douglas and State of Kansas, herein after called the party of the first part and F. M. Perkins hereinafter called the party of the second part, Witnesseth, That whereas the party of the first part is indebted to the party of the second part in the principal sum of Three Hundred (\$300.00) Dollars, for an actual loan of money and has given a certain YEAMENEVER note and mortgage of even date herewith for said sum, upon the following described realty, to-wit: Lots twenty (20) and Twenty one (21) in Block Forty Seven (47) in Olmsteads Addition to the City of Lawrence, Douglas Co. Kansas, situated in the County of Douglas' and State of Kansas; and for the purpose of sccuring said note, said party of the first part has entered into this contract; with the party of the second part; it is therefore, hereby declared that the said note and mortgage and this indenture form one complete and indivisible contract, which must all be construed together in order to determine the intention of the parties. The terms of the contract, as expressed by said note and mortgage and this indenture, are declared to be as follows: The party of the second part has advanced to the party of the party of the first part an actual loan of money of said amount, which shall be paid as hereinafter set forth. In addition to the realty covered by said mortgoge, the party of the first part has assigned and con veyed to the party of the second part a Cumilative Certificate of Deposit of the par value of \$300.00 of the Perkins Loan & Trust Company, of lawrence, kansas.

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The party of the first part agrees to pey to the Perkins Loan & Trust Company on the first of every month as a deposit on said Cumulative Certificate the sum 33 three and 60 sixty cents for a period of seventy-two months, unless this indebtedness and interest computed on basis herein provided; shall be previously paid and this contract terminated. In consideration of said party of the second part, accepting monthly installments of interest, instead of semi-annual payments of the same, said party of the first part further agrees to pay to said party of second part, his heirs, executors or assigns at the Lewrence national Bank, Lawrence, Kansas, in liey of Semi-annual interest to accrue upon said principal indebtedness on the first day of every month for a period of seventy-two months, the sum of \$2 two and 40 forty cents, unless this indebtedness shall be previously peid and this contract terminated. The party of the first part shall make payments to the party of the second part in lieu of semi-unnual interest on said indebtedness, in the manner above set forth, and at the same time make regular monthly payments upon the said Cumulative Certificate of Deposit to the Perkins Loan & Trust Company, as aforesaid, the said certificate being at all times a ma part of the security of this loan. It is expressly agreed that ell the proceeds arising from said Cumulative Certificate shall be used to pay said indebtedness and upon the payment of said principal and all interest at maturity, according to the terms of this indenture and said note and mortgage, the said mortgage shall be satisfied end note canceled. It is agreed that after one year, and be-

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