

THIS MORTGAGE, made this 11th day of April A.D. 1916 between W. W. Kluss and Rosetta Kluss, his wife, of the County of Douglas, and State of Kansas, parties of the first part, and THE PRUDENTIAL INSURANCE COMPANY OF AMERICA, a body corporate, existing under and by the virtue of the laws of New Jersey, and having its chief office in the City of Newark, and State of New Jersey, party of the second part,

WITNESSETH: That whereas the said parties of the first part are justly indebted to the said THE PRUDENTIAL INSURANCE COMPANY OF AMERICA for money borrowed in the sum of Sixty five hundred Dollars, to secure the payment of which they have executed one promissory note, of even date herewith, payable on the 17th day of April, A.D. 1921 being principal note, which note bears interest from April 17th, 1916 at the rate of five per cent. per annum, payable semi-annually, and evidenced by ten interest notes of even date therewith, thereto attached.

all of said notes are executed by the said parties of the first part, and bear interest after maturity at the rate of ten per cent. per annum, payable annually, until paid, and made payable to the order of said THE PRUDENTIAL INSURANCE COMPANY OF AMERICA, at its office in Newark, New Jersey.

NOW, THEREFORE, THIS INDENTURE WITNESSETH: That the said parties of the first part, in consideration of the premises, and for the purpose of securing the payment of the money aforesaid and interest thereon according to the tenor and effect of the said promissory notes above mentioned, and also to secure the faithful performance of all the covenants, conditions, stipulations and agreements herein contained, do by these presents, mortgage and warrant unto the said party of the second part, its successors and assigns forever, all the following described lands and premises, situated and being in the County of Douglas, and State of Kansas, to wit: (1)

The Southeast Quarter (SE¹/₄) of Section Nine (9); also Sixteen Acres in Section Ten (10), described as follows: Commencing at the Northwest corner of the Southwest Quarter (SW¹/₄) of Section Ten (10), Township Thirteen (13) South, of Range Twenty (20) East of the Sixth Principal Meridian; thence running South Thirty-one (31) rods, Thirteen (13) feet; East Twenty-three and one-half (23¹/₂) rods; North Twenty-six (26) rods, Thirteen (13) feet; East Eight and one-half (8¹/₂) rods; North Fifty-seven and six-tenths (57⁶/₁₀) rods; thence Westerly to West line of Section Ten (10) aforesaid; thence South Fifty-eight and Thirty-two Hundredths (58³²/₁₀₀) rods, to place of beginning, all being in Township Thirteen (13) South, of Range Twenty (20), East of the Sixth Principal Meridian, and containing in the aggregate One Hundred Seventy-six (176) acres.

And the said parties of the first part expressly agree to pay the said notes promptly as they become due, and to pay all taxes and assessments against said premises when they become due; and agree that when any taxes or assessments shall be made upon said loan, or upon said party of the second part or assigns, on account of said loan, either by the State of Kansas, or by the county or town wherein said land is situated, the parties of the first part will pay such taxes or assessments when the same become due and payable; and that they will keep the buildings upon the above described real estate insured in some solvent incorporated insurance company satisfactory to the said party of the second part for at least Three Thousand dollars, for the benefit of the party of the second part herein or assigns, so long as the debt above secured shall remain unpaid, and make the policy of insurance payable to the party of the second part herein or assigns, as collateral security for the debt hereby secured.

And it is further provided and agreed by and between said parties hereto that if default shall be made in the payment of either of said notes or interest thereon, or any part thereof when due; or if the taxes on said premises are not fully paid before the same become delinquent; or upon failure on the part of the parties of the first part to pay the taxes or assessments upon the loan secured by this mortgage or the holder thereof, and insurance premiums as heretofore mentioned, then in such case, the whole of said principal and interest thereon shall, at the option of said second party or assigns, become due and payable and this mortgage may be foreclose at any time after such default; but the omission of the party of the second part or assigns to exercise this option at any time or times shall not preclude said party of the second part from the exercise thereof at any subsequent default or defaults of said first parties in payments as aforesaid; and it shall not be necessary for said party of the second part or assigns to give written notice of its or their intention to exercise said option at any time or times, such notice being hereby expressly waived by said parties of the first part.

It is further provided that said party of the second part or assigns may at its or their option pay said taxes, assessments and insurance premiums on the failure of the parties of the first part to pay the same as above mentioned; and the money so paid, with interest thereon at the rate of ten per cent. per annum from date of payment shall be a part of the debt secured and collectible under this mortgage; and the said party of the second part or assigns shall, at its or their option, be entitled to be subrogated to any lien, claim or demand paid or discharged with the money loaned and advanced by the party of the second part and secured by this mortgage.

And the party of the second part, or its assigns, may pay and discharge any liens that may exist against above described real estate that may be prior and senior to the lien of this mortgage; and the money so paid shall become a part of the lien of this mortgage; and bear interest at the rate of ten per cent. per annum.

In case of foreclosure, said party of the second part, or assigns, shall be entitled to have a receiver appointed by the Court, who shall enter and take possession of the premise, collect the rents and profits thereon and apply the same as the Court may direct.

Privilege is given said parties of the first part, their heirs or legal representatives, to make payments on said principal note, in sums of one hundred dollars, or any multiple thereof, at the maturity of any one of the aforesaid interest coupons, and the amount so paid shall be credited on said principal note, whereupon each of said interest coupons, not then matured, shall have a rebate credit in a sum in

Recorded May 1st 1930 -
Gable & Phillips.
 Registrar of Deeds.

The following is extracted and abridged statement
The account, secured by this Institute that I had paid in full,
and the same is acknowledged to me and my child, 1870.
at last: The President's Secretary, George J. Davis,
A. M. Wright, (Capt. Davis)
Rich. Manning (Capt. Davis)
Stewart, A. Wright, Vice President