

MORTGAGE.

This indenture, Made this 31 day of July A.D. 1920 between Ernest M. Richards and Carrie D. Richards his wife.....County, in the State of Kansas, of the first part, and Warren Mortgage Company, of Emporia, Lyon County, Kansas, of the second part, Witnesseth; that the said parties of the first part, in consideration of the sum of One Hundred Eighty Dollars, the receipt of which is hereby acknowledged, do by these presents grant, bargain, sell and convey unto said party of the second part, its heirs, assigns or successors, all of the following-described real estate, situated in the County of Douglas, State of Kansas, to wit:

The North Half of the Southeast Quarter of Section Nine, Township Fourteen South, Range Twenty East of the 6th P.M.

To have and to hold the same, together with all and singular the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining, forever; Provided, always, and these presents are upon this express condition, that, whereas, said parties have this day executed and delivered a certain promissory note to said party of the second part for the sum of One Hundred Eighty Dollars, bearing even date herewith, payable at the office of Warren Mortgage Company, Emporia, Kansas, in equal installments of Eighteen Dollars each, the first installment payable on the first day of Feb. 1921, the second installment on the first day of Aug. 1921 and one installment on the first days of Feb. and Aug. in each year thereafter until the entire sum is fully paid. And if default be made in the payment of any one of said installments when due or any part thereof, then all unpaid installments shall become immediately due and payable, at the option of the party of the second part, or of the legal holder of said note, and shall draw interest at the rate of ten per cent per annum from the date of said note until fully paid.

And the said parties of the first part further agree that in case they pay the first mortgage upon the above-described land, (for the negotiation or extension of which this mortgage and the note hereby secured is given as a commission) before the last date such mortgage by its terms is due and payable, such payment shall in no wise effect this mortgage or the note thereby secured, but that they will pay the sums hereby secured in full, as though no such payment of the first mortgage was made.

Now, if said first parties shall pay or cause to be paid to said party of the second part, its heirs, assigns or successors, said sum of money in the above-described note mentioned, together with the interest thereon, according to the terms and tenor of the same, then these presents shall be wholly discharged and void, otherwise to remain in full force and effect. But if said sum of sums of money, or any part thereof, or any interest thereon, are not paid when the same are due, or if the first mortgage or any part thereof, or any interest thereon is not paid when the same is due, or if the taxes or assessments of every nature which are or may be assessed and levied against such premises, or any part thereof, are not paid when the same are by law made due and payable, then the whole of said sum or sums and any interest thereon shall, and by these presents do, become due and payable, and the said party of the second part shall be entitled to the possession of the premises. All appraisalment, exemption and stay laws are hereby expressly waived.

And the said parties of the first part, for themselves and their heirs, do hereby covenant to and with the said party of the second part, its heirs, assigns or successors, that they are lawfully seized in fee of said premises, and have good right to sell and convey the same; that said premises are free and clear of all encumbrances except Thirty Six Hundred Dollars, and that they will, and their heirs, executors, and administrators shall forever warrant and defend the title to said premises against the lawful claims and demands of all persons whomsoever.

In witness whereof, the said parties of the first part have hereunto set their hands the day and year first above written.

Attest:
C. W. McKeen, Lawrence, Kansas.

Ernest M. Richards,
Carrie D. Richards,

State of Kansas, Douglas County, ss.
Be it remembered, that on this, the 10 day of September A.D. 1920, before me, the undersigned, a Notary Public in and for said County and State, came Ernest M. Richards and Carrie D. Richards, his wife, who are personally known to me to be the same persons who executed the foregoing instrument of writing, and duly acknowledged the execution of the same.

Witness my hand and official seal the day and year last above written.

My commission expires Dec. 17, 1922.

(L.S.)

C. W. McKeen,
Notary Public.

Recorded Sept. 10, 1920,
At 3:50 o'clock P.M.

Estelle Worschup
Register of Deeds,
Seminole County,
Deputy.

For Release Dec 6 1921 Page 421.

Indorsement on Book 57, Page 577
Recorded Sept 30 1920
Seminole County, Kansas

The following is endorsed on the original instrument:
For Value Received, I, the undersigned, hereby certify that the same is a true and correct copy of the original instrument as the same was filed in my office on Sept. 10, 1920.
Seminole County, Kansas
By S. C. McKeen, Clerk