

suit being all the notice required. The exercise of the rights and authority herein granted to the holder of the mortgage indebtedness to pay taxes, take out insurance, collect rents or perform any other acts in case of default of mortgagors, shall be optional with the holder of said mortgage indebtedness, and not obligatory upon him.

Witness our hands this First day of July 1922

Executed and delivered in presence of

Junius Underwood
Flora E. Underwood
William Underwood
Elizabeth Underwood

STATE OF KANSAS)
Douglas County) SS

On this 29 day of July 1922, before the undersigned Notary Public, in and for said County and State, personally came Junius Underwood and Flora E. Underwood his wife and William Underwood and Elizabeth Underwood his wife to me known to be the same persons described in, and who executed the foregoing instrument, and acknowledged the execution of the same.

Witness my hand and notarial seal

Geo W. Kuhne
Notary Public

(L.S.)

(My Commission Expires Jan 25, 1926)

Recorded July 31st 1922,
At 1:20 o'clock p.m.

Estelle Northrup Duffee
Register of Deeds

E. B. B. B.
Deputy.

Kansas Real Estate Mortgage

In Consideration of Three Thousand Five Hundred and No/100....Dollars Ira C. Flory and Fanny C. Flory, his wife, of Baldwin, Douglas County, State of Kansas, mortgagors, hereby grant, bargain, sell convey and mortgage unto KANSAS CITY JOINT STOCK LAND BANK of Kansas City, Missouri, a Corporation organized and existing under an Act of Congress of the United States of America known as the Federal Farm Loan Act, with its principal office in Kansas City, in the County of Jackson, State of Missouri, mortgagee, the following described real estate situated in Douglas County, Kansas, to-wit:

The South West Quarter of the North West Quarter, and the West Half of the South West Quarter of Section Twenty-three (23), Township Fourteen (14), Range Nineteen (19), containing One hundred Twenty (120) Acres, more or less.

The mortgagors represent that they have fee simple title to said land, free and clear of all liens, and incumbrances, and hereby warrant the title against all persons, waiving hereby all rights of homestead exemption.

PROVIDED, That whereas said mortgagors Ira C. Flory and Fanny C. Flory, his wife, are justly indebted unto said mortgagee in the principal sum of Three Thousand Five Hundred Dollars, for a loan thereof made by said mortgagee to said mortgagors and payable with interest at the rate specified in and according to the tenor and effect of the certain promissory note executed by said mortgagors, of even date herewith, payable to the order of said bank, both interest and principal being payable on an amortization plan in Sixty-six semi-annual installments, the first installment being due on February First A.D. 1923 and alike sum due semi-annually thereafter on the 1st day of February and August of each year according to the terms and conditions of said note, by which the entire principal and interest shall be fully paid, all on the amortization plan and in accordance with the amortization tables provided by the Federal Farm Loan Board, together with interest at the rate of eight per cent, per annum on any installment of principal or interest or unpaid part of principal which shall not have been paid when due. Both principal and interest being payable at the office of KANSAS CITY JOINT STOCK LAND BANK, in Kansas City, Mo.

If said mortgagors shall pay the aforesaid indebtedness, both principal and interest, according to the tenor of said note, as the same shall mature, and shall keep and perform all the covenants and agreements of this mortgage, then these presents to become void; otherwise to remain in full force and effect.

Said Mortgagors agree to pay all taxes and assessments that may be levied within the State of Kansas, upon said lands and tenements, or upon any interest therein, including the interest represented by this mortgage lien; and further to pay any recording fee or tax, or any tax or assessment or charge that may be levied, assessed against or required from the holder of said mortgage and note as a condition to maintaining or enforcing or enjoying the full benefit of the lien of this mortgage, or the collection of the said indebtedness. In case said mortgagors shall fail to pay any taxes, assessments or charges, then the holder of this mortgage and the note secured hereby may pay said taxes, assessments or charges, and said mortgagors agree to repay upon demand the full amount of said advances, with interest at the rate of ten per cent, per annum from date of such advancement, and this mortgage shall be a further lien for the repayment thereof.

The mortgagors agree to keep all buildings and improvements upon said land in as good condition as they now are; to neither commit nor suffer waste; to maintain both fire and tornado insurance upon all buildings in a company satisfactory to the mortgagee or mortgagee, in a sum not less than.....Dollars, payable in case of loss to mortgagee or assigns, upon the mortgage indebtedness, all insurance policies to be delivered

The following is endorsed on the original instrument:

Know all men by these presents, that H. M. Sangworthy, Register of the Kansas City Joint Stock Land Bank of Kansas City, Missouri, does hereby certify that on the 29th day of July 1922, before me, Notary Public, in and for said County and State, personally came Junius Underwood and Flora E. Underwood his wife and William Underwood and Elizabeth Underwood his wife to me known to be the same persons described in, and who executed the foregoing instrument, and acknowledged the execution of the same.

Witness my hand and notarial seal

Geo W. Kuhne
Notary Public

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