

## KANSAS REAL ESTATE MORTGAGE.

In Consideration of Five Hundred Forty Eight & 91/100 .....Dollars  
 Bernie W. Skaggs and Rachel Skaggs, husband and wife of Douglas County, State  
 of Kansas mortgagors, hereby grant, bargain, sell convey and mortgage unto  
 The Mulberry State Bank, Mulberry Kansas, mortgagee its successors or assigns,  
 all of the following described real estate, situated in Douglas County, Kansas, to-wit:  
 All of our undivided interest in and to the west one hundred acres of  
 N.W. 1/2 Section nine (9), township fifteen (15), range eighteen (18). Subject to all  
 mortgages now of record in Douglas County, Kansas against the above described real  
 estate.

To gether with all and singular the tenements, hereditaments, and appurtenances  
 thereunto belonging or in any wise appertaining, forever;

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 per-  
 sons, waiving hereby all rights of homestead exemption.

THIS GRANT IS INTENDED AS A MORTGAGE, To secure the payment of the sum of Five  
 Hundred forty eight & 91/100..... Dollars and payable according according  
 to the tenor of one certain principal note, bearing even date herewith payable to  
 the order of said mortgagee; with interest from date until default or maturity, at  
 the rate of 8 per cent per annum, payable semi-annually, and after default or mat-  
 urity, at the rate of ten per cent. per annum, payable semi-annually both before and  
 after maturity: both principal and interest being payable at the office of the  
 mortgagee its successors or assigns as follows: .

\$ 548.91 on the 24th day of June 1923. \$.....on the....day of ...191....  
 \$.....on the....day of .....191.....\$.....on the....day of...191....  
 \$.....on the....day of .....191.....\$.....On the....day of...191....  
 \$.....on the....day of .....191.....\$.....on the....day of...191....  
 \$.....on the....day of .....191.....\$.....on the....day of...191....  
 \$.....on the....day of .....191.....\$.....on the....day of...191....  
 \$.....on the....day of .....191.....\$.....on the....day of...191....  
 \$.....on the....day of .....191.....\$.....on the....day of...191....

If said mortgagors shall pay the aforesaid indebtedness, both principal and inter-  
 est, 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 in full force and effect.

Said mortgagors agree to pay all taxes and assessments that may be levied with-  
 in the State of Kansas, upon said lands and tenements, or upon any interest or  
 estate therein, including the interest represented by this mortgage lien, or upon  
 the mortgage or the note or debt secured hereby; and further to pay any tax, assess-  
 ment or charge that may be levied, assessed against or required from the holder of  
 the said mortgage and note as a condition to maintaining or enforcing or enjoying  
 the full benefits of the lien of this mortgage, or the collection of the said indebt-  
 ness. In case said mortgagors shall fail to pay any such taxes, assessments or  
 charges, then the holder of this mortgage and the note secured hereby may pay said  
 taxes, assessments or charges, said mortgagors agree upon demand to repay the full  
 amount of said advances, with interest at the rate of ten per cent. per annum from  
 from date of such advancement, and this mortgage shall be further lien for the pay-  
 ment 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 assigns, 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 unto mortgagee or assigns as soon as written,  
 and by them retained until the payment of this obligation. And the mortgagors auth-  
 orize the holder hereof to repair any waste, and take out policies of insurance  
 fire, tornado or both, should mortgagors default in so doing, and to advance the  
 money therefor, and to repay such advances with interest at the rate of ten per  
 cent. per annum, mortgagors pledge themselves, and the lien of this mortgage shall  
 extend thereto.

Non-compliance with any of the agreements made herein shall cause the whole debt  
 secured hereby to mature at the option of the holder, and no demand for the fulfill-  
 ment of the broken obligations or conditions, and no notice of election to consider  
 the debt due shall be necessary before instituting suit to collect the same and fore-  
 close this mortgage, the institution of such suit being all the notice required.

Witness our hands this 15th day of July A.D. 1922.

Executed and delivered in the presence of

Bernie W. Skaggs  
 Rachel Skaggs

State of Kansas )  
 County of Osage )SS

On this 15th day of July A.D. 1922, before me the under-  
 signed, a Notary Public in and for said County and State, personally appeared  
 Bernie W. Skaggs and Rachel Skaggs his wife to me known to be the identical persons