

between sections 7 and 18; East 17.60 chains to beginning, (less two acres deeded by Hattie Macy to Abel Yates October 18th, 1871 and recorded in Book 5, Page 442), containing ^{approximately} 28 ³/₄ acres. Also the East 20 ³/₄ acres of 30 ³/₄ acres of the Northwest Quarter of Section 18, Township 13, Range 19, in Douglas County, Kansas, described as follows: Commencing at the Northeast corner of said Quarter section, thence running south 6 chains to the center of Wakarusa Creek, thence up the center of Wakarusa Creek to a point 11 chains and 25 links East of the West line of said Quarter section, thence north 28 chains and 14 links to the North line of said Quarter section, thence East on said North line 27 chains and 23 links to the place of beginning, containing in the aggregate Two Hundred Twenty-seven (227) 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 E.G. Steele and Amelia J. Steele his wife, are justly indebted unto said mortgagee in the principal sum of Eleven Thousand Five Hundred and no/100-- 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. 1924 and a like sum due semi-annually thereafter on the 1st day of August and February 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 ^{or estate} 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 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 such taxes or 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.