

In Testimony Whereof, I have hereunto set my hand and affixed my official seal, the day and year last above written.

L.S.

C. E. Miller, Notary Public.
Commission expires Aug. 15, 1925.

From
Paul J. O'Neil, et. al.
To
THE PRUDENTIAL INSURANCE CO. of AMERICA.

MORTGAGE.

This instrument was filed for record on the 8th day of December, A.D. 1923, at 2:45 P.M.

By Joe E. Williams
Deputy.
Register of Deeds.

This Mortgage made the 5th day of December A.D., 1923, Between Paul J. O'Neil and Edith M. O'Neil 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 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 --TWENTY FIVE HUNDRED DOLLARS-- to secure the payment of which they have executed one promissory note, of even date herewith, payable on the 12th day of December A.D. 1923, being principal note, which note bears interest from December 12, 1923 at the rate of 5 1/2 per cent per annum payable semi-annually.

Said note is executed by the said parties of the first part, and both principal and interest bear interest after maturity at the rate of ten (10) per cent per annum, payable annually, until paid and is made payable to the order of said THE PRUDENTIAL INSURANCE COMPANY OF AMERICA, at its office in the City of 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 note above mentioned, and also to secure the faithful performance of all the covenants, conditions, stipulations, 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:

The East Half (E 1/2) of the Northwest Quarter (NW 1/4) of Section Eighteen (18) Township Fifteen (15) South, Range Twenty One (21) East of the Sixth Principal Meridian, containing Eighty (80) Acres more or less.

And the said parties of the first part expressly agree to pay the said note and the interest thereon promptly as each payment becomes 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 such forms of insurance as may be required by the party of the second part in some solvent incorporated insurance company or companies approved by the said party of the second part, for a sum satisfactory to the party of the second part, or assigns, 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 or policies 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 any payment of said note or interest thereon, or any part thereof when due; or if the taxes on said premises are not fully paid before the same shall 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 foreclosed 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 payment 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 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 money loaned and advanced by the party of the second part and secured by this mortgage. And the party of the second part, or 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 (10) per cent per annum.

As additional and collateral security for the payment of said note the parties of the first part hereby assigns to said party of the second part, or assigns all the rights and benefits accruing to the parties of the first part under all oil, gas or mineral leases on said premises, this assignment to terminate and become void upon release of this mortgage. Provided, however that said party of the second part or assigns, shall be chargeable with no responsibility with reference to such rights and benefits nor be accountable therefor except as to sums actually collected by it or them, and that the lessees in any such leases shall account for such rights or benefits to the parties of the first part, or assigns until notified by legal holder hereof to account for and to pay over the same to such legal holder.

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 premises, collect the rents and profits thereon and apply the same as the court may direct.

The foregoing conditions, covenants and agreements being performed, this mortgage shall be void and shall be released by the party of the second part at the costs and expense of the parties of the first part; otherwise to remain in full force and virtue.

In Witness Whereof, the said parties of the first part have hereunto set their hands and seals on the day and year first above written.

Paul J. O'Neil (SEAL)
Edith M. O'Neil (SEAL)

Recorded Dec. 29 - 1923
C. E. Miller
Notary Public
The following is endorsed by the original instrument:
This mortgage is hereby cancelled.
A. D. 1928
17th day