

Marion E. Welch.  
Notary Public in and for Jackson County, Mo.

L.S.  
My Commission expires April 9th, 1925.

From E. L. Vance, et al.  
To Kansas City Joint Stock Land Bank.

**KANSAS REAL ESTATE MORTGAGE.** State of Kansas, Douglas County, ss:  
This instrument was filed for record on the 7th day of February, 1924 A.D. at 8:45 A.M.  
By Leah Williams  
Register of Deeds  
Deputy.

In Consideration of Four Thousand and No/100 Dollars--- E. L. Vance and Mary M. Vance his wife, of Jackson County, State of Missouri, 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, mortgagees, the following described real estate situated in Douglas County, Kansas, to-wit:

The Southwest Quarter of Section Two (2) Township Fifteen (15) South, Range Eighteen (18) East of the Sixth Principal Meridian. and containing One Hundred Sixty (160) 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. L. Vance and Mary M. Vance, his wife, are justly indebted unto said mortgage in the principal sum of --Four Thousand and No/100 Dollars, for a loan thereof made by said mortgage 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 due on July-First A.D. 1924 and a like sum due semi-annually thereafter on the 1st day of January and July 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, 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 indebtedness. 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, and said mortgagors agree to repay upon demand the full amount of said advances, 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 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 authorize the holder hereof to repair any waste, and to take out the 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.

Said mortgagors hereby assign to Kansas City Joint Stock Land Bank all rents and incomes derived at any and all times from the property mortgaged to secure said note and hereby authorize the said bank at its option, to take charge of said property, collect and receipt for all rents and income, and apply the same on all payments, insurance premiums, taxes, assessments, repairs or improvements necessary to keep the property in tenable condition, or other charges provided for in said note, until said amortization payments are in arrears. The assignment of rents and income to continue in force until the amount of this mortgage is fully paid.

Non-compliance with any of the agreements made herein by mortgagors shall cause the whole debt secured hereby to mature at the option of the holder hereof, and no demand for the fulfillment of 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 foreclose this mortgage, the institution of such 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 January 1924.

Executed and delivered in presence of--

E. L. Vance  
Mary M. Vance.

State of Missouri  
Jackson County

On this 1st day of Feb. 1924, before the undersigned Notary Public, in and for said County and State, personally came E. L. Vance and Mary M. Vance, 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.

W. C. Jones.  
Notary Public.

L.S.  
My Commission expires:  
Feb. 23rd, 1924.

First Mortgage - See 136-77-672-405